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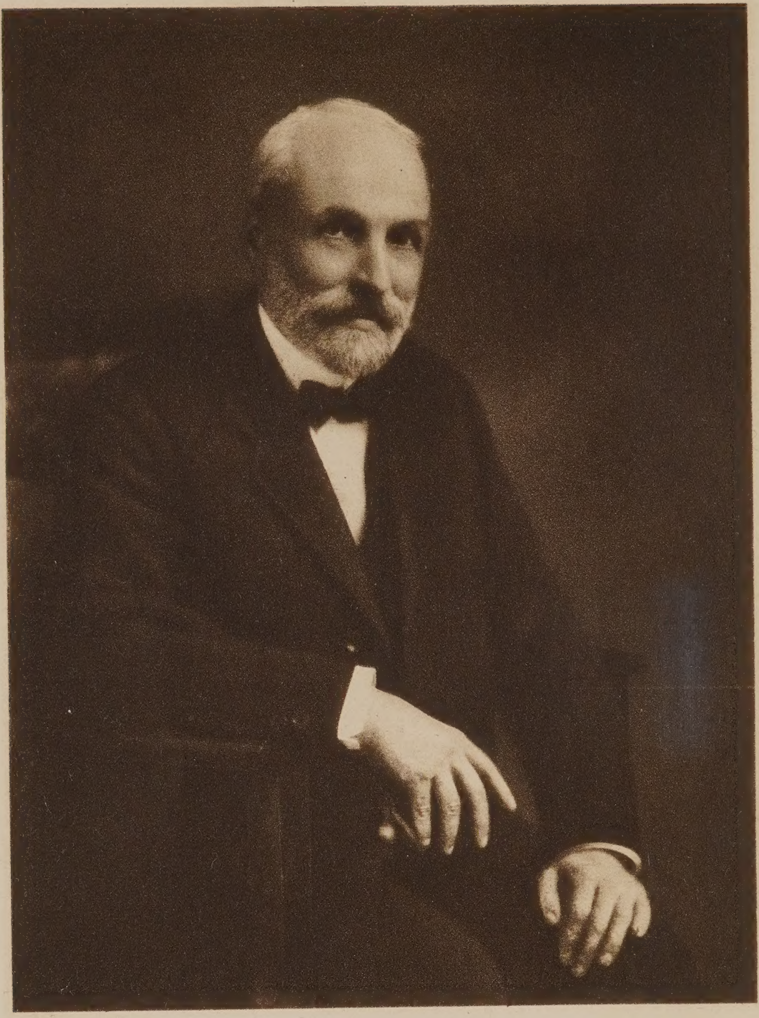
George Draper Dayton

GEORGE DRAPER DAYTON



Geo. D. Dayton

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George Draper Dayton

AN AUTOBIOGRAPHY

PRIVATELY PRINTED
1933

FOREWORD

When a man has passed seventy-six years of age, and has sixteen grandchildren and three great grandchildren, he often wonders how he can pass on to them some of the lessons he has learned in the school of experience.

True, most young people are not eager to learn by the experience of others—they generally prefer to chance their own experience—but the love of the grandfather makes him eager to save them from some of the disasters he has contacted — and somehow the grandfather cherishes the hope he may yet help the younger generations to a broader, more useful, happier life than the rather tempestuous, varied and short-of-his-ideal life he has lived. Prompted by such impulses this book goes forth to the three generations next following me.

SUGGESTIONS

June 17, 1933

"Dear Dr. Dayton:

"There is a matter I have had on my mind to talk with you about. I am going to be very presumptuous.

"I feel that it would be a great enrichment if you would write a book concerning your own philosophy and experience of life. Naturally, it should be autobiographical. You have achieved in so many fields, and I know that the basic interest and passion of your life has been to 'do justly, love mercy, and walk humbly with God.' Young men look up to you, and older men are very generous in their expression of admiration for you. It seems to me if you would give us your testimony, something of the story of your achievement and, undergirding it all, the account of your life of prayer and your dependence upon God, you would make a great contribution, and a much needed one, to our contemporary life. One of the things that is encouraging today is that a literature based upon life does get a hearing.

"I know from the prefaces that you have written to books and from having heard you read your addresses that the matter of the writing would be a joy to you. It seems to me that the situation is just ripe for you to tell us something about life as you have experienced it. Won't you?

"I have been very presumptuous, yet I am of the conviction that if you see your way clear to do this, you will make an enduring contribution to biographical and religious literature."

William H. Boddy

March 14, 1933, daughter Josephine suggested I record some intimate personal incidents she had heard me relate from time to time. "Don't get stilted. Don't attempt oratory. Just tell them simply, naturally, as I have heard you tell them in conversation." I said, "One can't talk about himself." She replied, "Forget yourself. Who cares about your speeches! I would rather have a record of those incidents told with no coherence, no continuity, in a conversational way, than all the speeches you ever delivered."

What a commentary on those "talks" I had begun to prepare with so much of doubt of evolving anything worth while; built up with so much thought and study; finished with such heart burnings as to whether the listeners would ever remember them after delivery, or be appreciative of them during delivery. "Who cares?" Yes, who cares? But I tried.

December 7, 1931

"The thought has come to me: Why does not Mr. Dayton write a book? The wide reading you have done, the much thinking, and the many great things you have accomplished would make a book from your pen intensely interesting. After all, there is nothing in the world so interesting as the autobiographical statements of thought, experiences and accomplishments. You should do this for the sake of the good it would bestow upon all of us who might have the privilege of reading your book." J. A. O. Stub

April 15, 1932

"Again I should like to suggest that I do wish you would write something yourself. I can imagine nothing more interesting than an autobiography by yourself. It seems to me that you owe this to your family as well as to many friends and admirers. Please pardon my suggesting it again, but it is really on my heart." J. A. O. Stub

May 3, 1932

"The address which you delivered, entitled 'Reminiscences,' stirred me profoundly. I wish that it could be made accessible to the general public. There were parts of it that I wish every member of our churches could have before him, and then, its underlying philosophy is one that our time needs so sorely. Is there any way in which I might be permitted to have it?

"Again I humbly ask you, please give serious consideration to the desire of so many for a series of reminiscences, or an autobiography by yourself. After all, the man who contributes to the sum total of human betterment and happiness makes the greatest contribution to life. Please do this before it is too late."

J. A. O. Stub

DECISION

After son Nelson had read the letter from Dr. Boddy he came to me and said, "Father, why don't you do it? You have had an interesting life and we would like to have some record of it." I was surprised by his suggestion, as by Josephine's, Dr. Boddy's and Dr. Stub's.

Under the spell of these influences I promised to try, and so will record for any of my descendants who may ever read these pages a few incidents that have checkered my career of over sixty years in active life, after leaving my father's home.

But, really, it seems to me that many of the "intimate personal incidents" are better told in some talks, into which they have been woven, than if they were set out by themselves, without connection with anything whatever—so I am asking any descendants who may care to be informed as to ancestral anecdotes to hunt for them through the following pages. The Index at the book's end will help in locating some.

There are references to individuals, incidents and facts scattered all through the book that will convey information which I hope will be suggestive, as well as interesting; inspiring, as well as amusing.

While the book is primarily for my descendants, I shall have some extra copies for personal friends.

Because of the custom, started in 1913, of each year sending books to several hundred ministers in the Northwest, it has been suggested this book be sent them this year. Personally, I can see no reason for sending them this particular book, except that possibly they may find in the addresses in the latter part of the book some illustrations or anecdotes they can use—such as the beautiful one of "Smiling Bill," credit for which is given John Timothy Stone on page 84.

However, the suggestion will be carried out, and this will explain to fourteen hundred and fifty ministers why they receive copies. (Perhaps they will particularly value "A Layman's View of Home Missions," page 272.)

ANCESTORS

"My boast is not that I deduce my birth
From loins enthroned and rulers of the earth;
But higher far my proud pretensions rise,
I am the child of parents passed into the skies."

Whoever penned the above expressed my sentiments.

My brother, Edson C. Dayton, with his wife and daughter, devoted several years to preparing, editing and verifying "A Dayton Genealogy" which starts June 16, 1617, and brings the record down to 1925. They visited many places in England, New England and on Long Island, meticulously studying wills, deeds, records of marriages, births, deaths, etc., to present a positive and correct genealogical record. Infinite pains were used to verify, and all my descendants have reason to be grateful to them.

Copies of "A Dayton Genealogy" by Edson C. Dayton are on file in forty-four different libraries and can be consulted by any one so inclined. A list of said libraries is in the latter part of this book. Said book contains much information about Father, and is very interesting.

A volume, memorial of our mother, was beautifully written by my sister shortly after Mother's death in 1886, and some copies are still available for my descendants.

Frequently, as following pages are read, references will be found to Father, Mother and other relatives, and my high regard for them can be judged thereby.

Page 54 of "A Dayton Genealogy," referred to above, speaks of Father and Mother as follows: "They were married on a Sunday evening at the church, February 28, 1836. After the ceremony he took his bride back to her father's house, and didn't see her again for three days, in attendance upon a patient critically ill. There were no trained nurses in that day. It is also true there were no laboratories, and all his powers of observation and the logical processes of the mind were, therefore, on the part of the honest physician, in almost constant use."

How his children respected and admired a man so consecrated to a sense of duty, so faithful to his patients, so loyal to the right in every relation of life!

I love to think of my sweet, tender mother with her long line of Christian ancestors; and of my father, the dignified, intelligent Christian gentleman and his line of worthy ancestors.

Yes, "it is a great thing to be well-born the first time," but it imposes a great responsibility on one to pass on to his children, and their children, a name untarnished, clean and true.

LIFE

Going to Starkey in July, 1873; returning there in September of the same year; buying the coal and lumber yard a year later; entering the employ of John Mackay in the fall of 1877; becoming a banker April 1, 1883; starting as a merchant in a large city in February, 1902—all were surprises.

I fully expected to enter college in the fall of 1873; then I thought it only postponed; again in 1877, after the coal and lumber yard was sold, I planned to enter college. I really desired a college course, but "There's a divinity that shapes our lives" has certainly been illustrated in my life—and I have come to believe that a higher power has "opened and closed doorways" for me.

My life has not been my own choosing, in many respects—but I have been fairly content with each line of activity, varied as they have been. Certainly I have striven to "do my best" all through the years—and I have enjoyed the "game" of business. And now after sixty years of "intense living" since leaving father's home, I am loath to relinquish, and still am eager to "do my bit" and "my best" to make the going easier for those about me, and for those who are to follow. I love the details; they are not irksome to me. I enjoy the contacts, the thrills, the surprises, the new problems. And I strive to meet philosophically the disappointments, the losses, the tragedies. The greatest disappointment is that I haven't accomplished more for humanity, for the uplift of the race, for the betterment of the world.

The sixty years have been packed with effort, both physical and mental. The first four years my own two hands unloaded many cars of coal and lumber. Farmers came eighteen and even twenty miles for coal—they seemed to enjoy buying of the "boy" and I helped them shovel the coal into their wagon boxes. And so all through the years I have entered into the minutest details as enthusiastically as into the complex problems that puzzle bankers, merchants and successful business men who meet and struggle with the intricate questions of the chaotic periods of the present and the past. In the nature of things all must soon be over with me—and I be only a memory to a few. I think "I have fought a good fight," certainly a pretty stiff one—and I shrink from ceasing the struggles, but nature must and will prevail. Properly so. 'Tis best—and wise.

STARKEY, NEW YORK

My brother, Benjamin Bonney Dayton, was three years older than I. Together we learned to bud in father's nursery near Geneva, and achieved the reputation of "good budders."

In July, 1873, Geo. McMillan needed two budders in his nursery about twenty-eight miles south of Geneva, on the west side of Seneca Lake. Some one recommended the Dayton boys. He offered us three dollars per thousand and board. Brother preferred to bud; I preferred to tie; so we teamed. We were swift and could bud two thousand per day, so each earned three dollars each day.

We finished and returned to Geneva about September first, I intending to enter Hobart College, entrance examinations to which I had passed satisfactorily in June.

Mr. McMillan and Father, without my knowing it, discussed my returning to Starkey to assist in the coal and lumber yard Mr. McMillan owned there. It was agreed a salary of eight hundred dollars per year, with board—and a commission of three per cent on all sales beyond a certain amount—should be offered me. When the offer came to me I accepted it. I was only sixteen years old and thought I would work awhile and later enter college.

Mr. McMillan had no idea I would get any commission, but I was ambitious and I used the evenings to solicit sales. At the end of the year eight hundred dollars in commissions were due me. I had drawn very little of the salary, so around fifteen hundred dollars were due and Mr. McMillan could not pay. He suggested I buy the coal and lumber yard.

Father and Mother shrank from this. It meant I would be twenty-eight miles from "home" and all that implies. But I wanted that fifteen hundred dollars. I had worked for it without regard to hours—and I saw no other way to get it. So—September 1, 1874, I owned the yard, Father having given me two thousand dollars in lieu of a college course. I was seventeen and a half years old, and over seven thousand dollars in debt.

In the winter of 1876-7 I conceived the very foolish idea of working every other night all night long—work all day, all night, all day, then sleep a night and begin over again. I was young, strong, ambitious and eager to get ahead.

There was only one outcome for such nonsense. When spring arrived I was in bed at a country hotel. Some one sent word to my father. He came; cared for me as a physician; took me home and disposed of my business. And then how I did sleep—forenoons, afternoons, nights! I did not know a person could sleep so much. I was "home," and without a care or responsibility.

By summer I was well. Seth Jones offered a year's contract in his lumber yard and factory. I began work with him; but John Mackay wanted me and somehow, I felt drawn to him. I talked it over frankly with Mr. Jones, and he very kindly released me.

Mr. Mackay had a lumber yard and saw mill and was favorably known for miles around. How much I enjoyed relations with him is indicated elsewhere. In disposing of the coal and lumber yard I took as part pay a new brick house in Geneva which I rented for several years until Emma and I made it our home. When we moved to Minnesota the house was traded for 640 acres of prairie land three miles east of Worthington. I bought 160 acres adjoining and developed an 800 acre farm.

MARRIAGE

I do not know when the decision was reached, but I felt I should not marry until I was twenty-one years old and had five thousand dollars saved. I first met Emma in July, 1873. I knew at once what I wanted—in later years she acknowledged she knew at once what she wanted. Waiting until December

17, 1878, was not easy, but we knew it was wise. Then came the union which continued until January 19, 1931, when "God giveth his beloved sleep" was verified to Emma.

How sweetly and tactfully she entered into the life of Father and Mother! How they loved her! My heart prompts me to relate many delightful incidents, but it is best they remain precious memories to the survivor.

I may with propriety say—may I not?—that we believed God intended us for each other. Certainly, we were comrades, chums, helpmeets, pulling together to accomplish in life the aims that became mutual. God only knows how many times I have thanked Him for giving her to me and for sparing her to me for over fifty-two years of married life.

In several places in this book mention is made of Emma. My descendants can turn to the volume memorial of her that I prepared shortly after her departure and there read more about her charm and nobility of character.

VALENTINES

It was February, 1875. Valentine Day was approaching. Mary Brown was boarding at the home of Emma Willard Chadwick. I was boarding at the home of John McMillan. One evening John and I conceived the idea of a Valentine "shower" for the girls. So we hitched up the horse and cutter and drove to Penn Yan, some twelve miles distant.

We, each, selected about thirty-five valentines of every sort and description. It had grown very cold and on the return trip John and I took turns running behind the cutter to keep warm. When we reached "home" the hard coal fire was dead and the stove had to be cleaned out before a fire could be started. It was nearly morning before we retired.

The valentines were addressed, varying the address every way we could think of. Many were mailed to postmasters in other towns, with the request the postmaster mail them a certain day. Practically all arrived on the afternoon mail, when in a rural town a large section of the community gathers to receive their own mail and to see who else gets any.

The girls could see from their home when evidently the distribution was complete, and walked over together to see if there was any mail for either. Of course, John and I were not there. The postmistress took a grim delight in reading those names as she passed out the "stack" and the bystanders enjoyed it hugely. The girls were "fussed to tears," but in time forgave us—and Emma married George. It was really too much for a rural community.

WILD RIDES

A hearse was near our home with a fine team of black horses attached—the driver was in the house. I was about seven years old and thought it would be "smart" to get inside the hearse. Somehow the horses took fright and started to run. They kept on toward the country until, becoming tired, they turned in at a farm house and were stopped. Neither the hearse nor I was injured—possibly I was a wiser boy afterwards.

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The coal and lumber yard, which I owned at Starkey, was serviced by a trestle on which cars of coal were placed so that the doors under the cars could be opened and the coal dropped into the bins below.

The curve where the ascent to the trestle started was sharp and so acute that the railroad engineers sometimes refused to place cars, and the railroad agent would get "preemptory orders" from headquarters. One day an "empty" stood on the trestle which needed to be pushed along to get the car that was coming where I wanted it. The engineer was "mad" and his engine came up the ascent at a great rate of speed.

I was on the "empty" to handle the brake. I recognized the speed and had firm hold of the brake wheel. When the oncoming car and engine struck the "empty," the impact was fierce and I was hurled skyward, but my hands gripped the brake wheel. My heels were perpendicular to my head. When I regained my equilibrium I was shaking like a leaf—and still marvel that my hands held on to the wheel.

One day an engineer came up with such speed he pushed a car of coal over the end and only saved his engine by reversing—and the breaking of the heavy push bar.

I was afraid of that trestle and glad when the business was disposed of.

At the top of the ascent was a warehouse for Cayuga Plaster which we bought loose in carloads. One spring it was full. The frost came out of the ground on the east side earlier than on the west side. This caused a slight settling of the building, and with a roar that was heard a long distance the side broke out and the plaster, as fine as flour, spread out over the ground. Immediately I sent out handbills asking farmers to come and take it at two-thirds the regular price. Fortunately, rain held off for several days, but the loss for a boy, then about nineteen years old, was heavy.

J. LANGDON & CO.

My first order for coal in September, 1874, amounted to $3,100.00. I have always wondered that J. Langdon & Co. of Elmira, N. Y., sent it to me without raising a question as to payment—but they did. I had no funds, so I split it into two notes and sent them. They sent back the notes asking that my father endorse them. I returned the notes saying, "My father is a man who never endorses for any one. It is not right for me to ask him in his old age to endorse for me. The notes are good and will be paid." The statement "the notes are good" was not legally correct, for I was only seventeen years old. Mr. Crane (of the firm) wrote, "We are sorry your own father hasn't sufficient confidence in you to endorse your paper." That cut me, and I determined to pay the notes before due. Going to their office as soon as possible I paid the notes with interest, and then told Mr. Slee (one of the firm) how I felt. He replied, "That letter ought not to have been written. You will never again hear the word 'endorser' in this office." Then he called a clerk and refunded to me the interest I had paid, some sixty-four dollars—that sixty-four dollars in those days was a large amount to me.

About four years later, after I had closed up my business at Starkey, I wrote J. Langdon & Co. asking them if they would give me a letter of recommendation which I could use in future years. They wrote a very handsome letter—and enclosed another saying, "If this doesn't suit you, write one yourself and we will sign it."

When I came to Minnesota in 1883 I asked them if I could use their name as one of my references. They cordially consented.

After the Minnesota Loan and Investment Co. was organized we began to seek for additional clients in the east. One day I called on Dr. Cowles, president of Elmira Female College, a friend of my father, to solicit some of the college funds for investment. He had no control of the funds, but gave me a letter to N. P. Fassett, the treasurer.

Then I called on Mr. Fassett who said, "I put on my hat the other day and went over to J. Langdon & Co. and asked them who that chap was out west that was using their name as a reference. If I should tell you what they said about you it would make you blush."

Mr. Fassett was a lawyer with a very fine clientele who sought his advice in loaning their funds. For his clients, and the college, he freely placed funds with us for investment. Years later, after we had all passed through the panic of 1893 and the hard years that followed, he wrote, "You are the one man who never failed us." They all had their "interest paid when due and principal according to agreement," we absorbing any losses.

Will Kelly was a boy acquaintance in Geneva who left school early to aid his widowed mother and family. Somehow he entered the employ of J. Langdon & Co., and became a trusted employee there. Years later the Vanderbilts, recognizing his sterling qualities, took him and sent him to Philadelphia to look after their interests, making him their legal representative in Pennsylvania upon whom "service" was to be made when any one desired to attack the Vanderbilt interests.

One day I met Will on an elevated train in New York and told him how Mr. Crane cut me by reference to my "father being unwilling to endorse his son's paper." Will said, "George, you are wrong. Mr. Crane was the best friend you had in the office. He was always looking out for your interests. Whenever there was a chance to give you a preference, to show you any favor, or turn anything your way, he would say, 'Give it to that boy Dayton.'" I said, "Will, I am glad you told me. All these years that experience has been an unpleasant memory. I am glad now to feel kindly toward Mr. Crane, but I wish I had known the facts while he was living."

Will died some years ago—sooner than he should. Business cares and the loss of his wife took him all too soon. Somewhat so was the career of George Prince, another Geneva boy acquaintance, who entered the employ of the Vanderbilts, became in time treasurer of the New York Central Railroad and died in 1902, prematurely.

I mourn both Will and George, genial, clean, unpretentious, honorable, ambitious, industrious men. Would there were more in the world like them!

CHURCH MEMBERSHIP

In the spring of 1875 my church membership was transferred to the Presbyterian Church in Eddytown (now Lakemont), New York, and I was at once elected an elder, although only eighteen years old. The church was very small and there was really no one else to ask to serve. I have never forgotten that my father's hands were laid on my head at the ordination, for he, too, was an elder in his church.

Late in 1877 my church membership was transferred back to the First Presbyterian Church in Geneva, New York, and I was elected a deacon there.

Following Father's death, I was elected an elder to succeed him— as indicated in the following letters from our pastor:

Geneva, Dec. 1, 1881.

My dear Brother:

My opinion is, that generally it is best for a church to elect either a deacon, an elder or a pastor, without consulting him beforehand. I think that this puts the person in the best position to decide his question of duty. He ought to be left free, before God, to decide it then, and he ought not to be asked to commit himself before he knows whether he is to be chosen. I, however, think it right to inform you, that you will (I doubt not) be elected to succeed your father in the office of ruling elder tomorrow. This is the unanimous desire of the session, and I think it right to give you reasons why it is my own very earnest desire.

1. Although you are young for that office, God has already called you to serve in it elsewhere. He has given you the instruction and example of your father who fulfilled that office

with rare ability and usefulness. He has given you the confidence of this people, enabling you to walk before them so as to justify that confidence.

2. You are the only one of our deacons who is *constant* at the prayer meetings.

3. It is *desirable* to be bringing some younger and more vigorous men into the session.

It is my deliberate opinion, my brother, that "the Lord hath need of you" just now, in the session. You will have such a welcome to our fraternity as will do you good, and God will let us do you good, I am confident. I pray Him to give you to us as a yoke-fellow.

Your fellow servant,

(Signed) H. A. Nelson

Parsonage, Dec. 2, 1881

My dear Brother:

Your letter was duly received, and is appreciated. I stated to the people distinctly your sincere desire not to be elected an elder, but did not feel warranted in advocating your request. They elected you unanimously, and I am sure, heartily. I have no doubt of the wisdom of their choice. I am thankful for it. God will strengthen you to whatever He calls you to. I ask Him to show you whether this is His call, this His people. I think it is, but the responsibility of deciding that question is yours, not mine. I do not wish either my own view or my own desire to control you. But I will gladly help you with counsel and prayer, if you wish.

Next Sabbath is my day to go to Rose Hill Sunday School. Will you take that drive with me, and improve the time in a talk on this subject? I think that Brother Bronson will let us have his horse. I shall be glad, if possible, to meet you at the Communicants' prayer meeting tomorrow evening, or to see you, if you are at leisure, this evening here at the parsonage.

Yours truly,

(Signed) H. A. Nelson

WHY WORTHINGTON?

Thomas H. Parsons, operating as "Bank of Worthington," Worthington, Minnesota, was a "promoter." He had a pleasant exterior; was a fine penman, possessed a copious vocabulary and had a forceful way of putting things.

He interested many people of Central New York, selling them mortgages, bonds and warrants. The time came when it seemed advisable to investigate. I visited Minnesota in November, 1881—and again a year later, when it was definitely decided some one must take charge of investments already made to protect the investors. It developed I was the one to do that, so it was arranged I should buy the "Bank of Worthington" to take possession the following April first.

It soon became evident Mr. Parsons had not the funds to keep the bank open until April, and a group of men in the east arranged a purse to keep the bank in operation so as to avoid the odium of a closed institution.

Having never seen the inside of a bank ledger, I went to a friend then employed in a bank who offered to "coach" me evenings. That friend was Geo. S. Prince, who afterwards became assistant treasurer and later treasurer of the New York Central Railroad.

The life in Minnesota is indicated by various incidents related in the pages that follow, many incidents being detailed in the addresses or talks, which I hope my descendants will read.

From the beginning there was back of me, and talking for me, a group of very fine men and women—such as Chas. J. Folger, Secretary of U. S. Treasury; Chas. F. Clark, president of "Bradstreets"; E. K. Hart, banker, Albion, N. Y.; W. G. Dunn, merchant, Columbus, Ohio; Mary L. Bonney, Ogontz Seminary, Philadelphia; and many others whose confidence tended to beget the confidence of others. Reference is later made to some, and it is difficult to restrain myself to mentioning only a few. Gratitude fills me with desire to give credit to many others. All are dead, but I remember them very kindly and realize what a large part they played in bringing to me any successes that appear to have come.

From the first a large number of ministers, teachers, lawyers, bankers and women sent us funds for investment, and not one of them during the entire forty-nine years lost a dollar of principal, or waited a day for interest—a record, it is said, that has never been equaled elsewhere. There were losses, many of them, but we absorbed them and protected all investors absolutely.

Nineteen years in Worthington brought many happy "Yesterdays," some of which are lived over in the following pages.

CONDITIONS

The grasshopper scourge continued for three years. The devastation was very complete each season wherever they settled. They disappeared several years before we located in Worthington.

The Austin Corbin Banking Company of New York City, previous to our coming, loaned freely on basis of about $250.00 or $300.00 per eighty acres, $500.00 per one hundred and sixty acres, and $1,000.00 per half section of three hundred and twenty acres—all at 12% interest. Many mortgaged their farms for all they could get and disappeared.

The settlers were thoroughly discouraged. One man traded a choice quarter section (one hundred sixty acres) for a team of horses, harness and buggy. To the farmers the outlook seemed hopeless. Quickly doors and windows were stolen, floors ripped up and in some instances entire buildings moved to neighboring farms. This was true all over the Dakotas and Nebraska, as well as Southwestern Minnesota, as is related in the book, "Following the Prairie Frontier," which, more nearly than any other book I know, reveals the conditions general from 1875 on for a number of years.

The Corbin mortgages were sold all over Europe and throughout our eastern states, so that when we began business in April, 1883, we faced the condition of abandoned farms and deserted homes, ownership of which was difficult to trace—and a sparse population.

Choice land could be bought for five dollars per acre—and some for less. We had faith in the future and bought all our friends would back us in carrying. We secured titles from Russia, Germany, Italy, England, France, Alaska and eastern states—and it was a task to straighten out records and clear the titles.

DEVELOPMENT

The great need of the country was settlers. The land was of no value without settlers to cultivate and improve it. Corn was being shipped in from Iowa and sold at seventy-five cents per bushel on the theory that corn could not be grown successfully in Minnesota. Our bank in 1883 and 1884 handled several carloads.

Sizing up the situation, we began to advise farmers to cease growing wheat and turn their attention to corn, cattle, hogs and poultry. We preached that hogs would pay off a mortgage quicker than anything else—that hogs required corn and skimmed milk, so that growing hogs successfully called for corn and cattle, and then naturally poultry would follow, and altogether there would be a fairly well-balanced program. We subscribed for one hundred copies of a swine magazine which was sent monthly to one hundred of our farmers. Cattlemen told me it was remarkable how quickly the number of pigs increased. Not many years passed before corn became the chief crop in Southwestern Minnesota, and the growing of cattle, hogs and poultry a real industry.

Securing settlers was an interesting pastime. I talked with a man who had five children. Discouraged, he had moved into town and was trying to earn a living running a dray. I suggested he take a good quarter section at eight dollars per acre, fifty dollars down and fifty dollars per year, with interest at eight per cent. "I haven't fifty dollars," he said. I knew it and said, "All right. Go there without any payment now." He said, "It will take $200.00 to repair the buildings." I knew it and said, "We will furnish the $200.00, and add it to the cost of the land." He said, "That is all very nice, but to succeed a man should have ten cows." I knew he was right and said, "Select ten good cows and we will pay for them and add to the cost of the land." He went, and made good.

We offered one man from Illinois 160 acres near town, with fair buildings on it, for $4,000.00, twenty dollars down and easy payments thereafter. My confidence in him increased when he pulled off a shoe and took a twenty dollar bill from it to hand me.

"Slough (pronounced slew) Johnson" was cleaning cuspidors in saloons for drinks of whiskey—"down and out," about as low as a human could get. Somehow I became interested in him. We placed him on a 200-acre farm with moderate buildings, "staked" him for what was essential, and he made good.

Some years later son Nelson and a friend went down to hunt in that neighborhood and Johnson discovered them on his farm. Gesticulating wildly, he ordered them to cease hunting. The hunters quietly walked toward him and he said, "Who are you, anyway?" Son replied, "I am Nelson Dayton." "Are you a son of George Dayton?" "Yes sir." "You can have anything on this farm you want," came like a flash—"I owe everything to your father." He then pointed with pride to his fine barns; told how many cattle and horses he had and added, "Your father gave me my start."

Some years ago, wife and I were motoring in Southern Minnesota and called at a farm house. The man said to his wife, "Give Mr. Dayton some apples," and then he told me they came from trees I gave him. "You told me you would give me an orchard if I would set out the trees and care for them." I had forgotten about it—it was our custom to encourage the farmers we had sold to and help them make their farms more desirable.

In a trade we became possessed of a 511-acre farm three miles from a county seat. On the half section we built a comfortable house and barn and placed there a tenant from Illinois. We tried to sell it for $35.00 per acre, but no buyer appeared. I recall saying to my wife one day, as we rode by, "If I don't put up the price of that land some one will come along and buy it before I know it." So I raised the price to $40.00, to $45.00, to $50.00, to $55.00 and no buyer appeared. When I shoved it up to $60.00 the tenant bought 351 acres for $21,060.00, and a man in town, who had lived there longer than I had, bought the remaining 160 acres at $60.00 per acre. The tenant was to pay us $100.00 per year on the principal, and interest at 5%. After a few years he chose to borrow elsewhere and paid us off. He was a hard worker and economical. He died a few years ago and his widow asked me if I could help her on finances. I found the indebtedness had grown from the $60.00 per acre, we sold the land at, to $140.00 per acre. What became of the money no one now knows. At the height of the land boom $250.00 per acre was offered him and he refused it.

We sold 160 acres for $3,000.00 and the purchaser made a down payment of ten dollars. Each year he cut the hay thereon, baled it and the proceeds paid the interest and gradually reduced the principal. The hay business became a large factor in our banking business. Tens of thousands of tons of wild prairie hay were baled and shipped to Peoria, St. Louis, Chicago and other points. Shippers would bring to our bank bills of lading and we would advance them a fair amount of cash so they could continue operations.

PRAIRIE FIRES

Springs and falls we had to watch for prairie fires which sometimes covered vast areas and, when propelled by wind, would travel very rapidly. When we went riding we carried matches so we could backfire if we saw a fire was coming rapidly toward us. I have seen horses pulling plows lashed to a run in frantic endeavors to turn furrows and burn between so as to make a bare place before a roaring fire could reach it.

My brother Edson tells how, when he was ranching in the Bad Lands of western North Dakota, he observed a vast prairie fire approaching—it was still miles away, but coming fast. Using horses and plow he developed fire breaks, but the roaring, devastating fire came on by leaps and bounds. Recognizing he had done all possible, but realizing how futile it was in such an emergency, he fell on his knees, told God he had done his utmost and asked that his buildings and stock might be spared. The flames came almost to his fire breaks, but suddenly the wind veered and carried the fire in another direction. Nothing can shake his faith that prayer was answered and his possessions saved by an Almighty power that makes even the winds obey.

Speaking of fire reminds me that one night a huge hay barn, full of hay, was burning. I started for the place, but observed clouds of cinders, driven by a heavy wind, were coming toward our home and it seemed probable would set fire to our house. I returned home, told wife to gather things she desired to save, and I would rouse the children. Draper was sleeping so soundly it was difficult to waken him. Rousing him, I pulled him out of bed, stood him on his feet and told him to dress while I woke the others. After the danger had passed, we looked around for Draper and decided he had gone out to see the fire—but found he had crawled back into bed and in the morning had no knowledge of the incident. Had our home taken fire, we would have assumed he was out and not looked again for him.

INVESTMENT COMPANY

We organized an investment company to keep that part of the business separate from the commercial banking the bank was developing. The company negotiated mortgages on farms in Minnesota, Northwestern Iowa and the eastern part of North and South Dakota, which mortgages at first we sold to Eastern clients. Soon, however, we decided to issue bonds secured by such mortgages.

It is customary to have a trustee hold the mortgage, or mortgages, when bonds are issued. Believing Chas. F. Clark, president of "Bradstreets" (the commercial agency), the best man in the United States to advise me as to selection of the trustee, I went to him and unfolded my plan. At once he advised me not to plan for a trustee and I shall never forget the strength of his utterance, "If I am to take any of your bonds, I shall prefer to have your company hold the securities and then I will know just where they are."

We acted on his advice—it saved us much expense and lots of time. We were able to handle the business expeditiously and, as seemed to us wisely, without being hampered by boards of directors, or meticulous attorneys quibbling over comparatively unimportant technicalities. I realize many bankers would differ with Mr. Clark, but he certainly saved us much "red tape." Before his death, many years ago, he wrote a handsome letter commending the fidelity of our company. Some may have refrained from sending us funds, but we had all it was wise for us to handle, and most heartily have been grateful to Mr. Clark for steering us so wisely, as it proved later to be. We profited—and no investor ever lost.

The bonds could be made out for any amount an investor desired—they ran ten years at five per cent, with option of our paying after five years. This enabled us to protect ourselves, while we protected the investors, who always received their interest by day due and principal according to agreement—the company absorbing all losses, of which there were plenty.

Following is one of hundreds similar in tone:

Wooster, Ohio, March 31, 1897

To Whom It May Concern:

Some ten years ago, having been brought into circumstances in which it was very important that my savings should be placed where they would be not only safe but would yield a fair return, I was told by a person, on whom I could rely, that Mr. George D. Dayton of Worthington, Minn., would meet my requirements. I at once invested with him and have continued to invest with him from that day to this. Moreover, I am profoundly thankful that I have been brought into business relations with him and his company. His dealings with me have been so honorable, upright and entirely satisfactory, that I regard him—though I have never seen his face—as a personal friend to whom I am under many obligations. Interest comes with the regularity of the calendar —save that occasionally it gets a little ahead, coming a day or two before due.

Horatio W. Brown

EXPERIENCES

It was customary for mortgage loan companies to loan on final receiver receipts, not waiting for the patent, later issued by the government at Washington. That worked all right until a Mr. Sparks, Commissioner of the U. S. Land Office under President Cleveland, promulgated the theory that men were dishonest unless proved honest. Many men, after securing their final receipt, disappeared, properly supposing they had "proved up" on their "claims" for land and that the government would issue the "Patent" (deed for land they had taken as a homestead or tree claim) at its convenience. Many mortgages became valueless because proof could not be furnished that all had been properly done by the "settler," who had sold out to some innocent party. Among others, we were caught on a number of loans without redress on any one responsible. We suffered losses, but always protected parties to whom we sold the mortgages.

Around 1893, because of general financial conditions, we had to take thousands of acres in South Dakota on which we had loaned. In 1893, 1894, and early part of 1895, I was too busy with other matters to give those lands personal attention. In the fall of 1895, I went into South Dakota to inspect the lands and study the situation. The evening of the first day, on my return to town, I found a telegram saying a newspaper in Chicago announced that day that our investment company had closed its doors—a statement without foundation which the paper retracted on information. I believed a competitor started the rumor. I took a night train for home, expecting another "run." In the morning at the office, when I opened the mail, the first envelope contained a draft for $15,000.00 from Park College; the second brought a draft for some thousands from a widow in Boston; others contained drafts for various amounts—in the aggregate the amount surprised me and I was compelled to feel a "higher power" was protecting us.

I decided to get rid of that Dakota land at ten dollars per acre—it was all east of Huron and later became quite valuable, but I was determined to get rid of it. I recall I traded some for a stock of coffins down in Iowa; some more went for a bunch of horses; about two thousand acres went for a twenty thousand dollar stock of men's clothing and the clothing was nearly worn out removing it to one place after another seeking sales of it.

About 1900, it became apparent we would move to Minneapolis, and we began slowly winding up our affairs in Southwestern Minnesota. Many people were buying land in the Red River Valley in Northwestern Minnesota and it appeared probable values of land would advance there as they had in Southwestern Minnesota. We began trading for those northern lands. All our lands were clear—but in trading we had to take equities and virtually become responsible for whatever was owing on the land we took. We took over thousands of acres until it was said we were the largest owners of land in Marshall, Polk and Kittson counties, except J. J. Hill in Kittson county and the Great Northern Railroad Company in all the counties. What a mistake I made! It would have been wiser to have given away all the "remnants" in Southwestern Minnesota than to do as I did.

On the lands taken, many thousands of dollars were due the Great Northern. Each fall for some years, I would go to their office, pay the interest and reduce the principal some. The Great Northern always showed me the greatest courtesy and always let me do just as I desired.

S. D. WORKS

In the winter of 1911-12, Mr. Works suggested he could help us unload the northern land. A contract was drawn for him to develop a lot of farms, erect houses and barns and sell to settlers on long time and easy payments as we had done in Southwestern Minnesota, we to furnish all funds necessary to carry out the plan.

In April, 1912, a lot of yearling heifers were bought to place with the settlers, we to charge them interest at six per cent and receive half the cream checks monthly to reduce the indebtedness. That part of the program worked out satisfactorily.

We bought a tractor for $3,100.00 to pull a set of plows that cost $600.00. A large headlight was secured so it could work night and day. On a visit to the central farm, I discovered the tractor idle and was told it was out of order and there was no one in Crookston who could repair it. I said, "Send it to Minneapolis for repairs. We can't afford to let it lie idle." When the bill came to me, it called for $2,400.00. I said to the company, "We paid you $3,100.00 for the tractor and it is unthinkable we should be called to pay $2,400.00 for repairs." The bill was reduced to $2,000.00 which we paid. It was decided to buy a separator, which with the tractor engine would do our threshing—it cost $1,300.00. Somehow it took fire and burned up.

But why recite all the experiences? Everything seemed to go wrong. One day Mr. Works appeared in my office and I said, "We have paid out $137,000.00 in cash in the years since we entered into that contract. I see no other way for us but to take our loss and cancel the contract." He said, "If you will do that and let me off I will be the happiest man on earth." So we had nearly all our land back and wrote off losses of about $137,000.00 we had paid out for the operations.

FORTY THOUSAND DOLLARS

Twice $20,000.00 is $40,000.00—and the loss was complete.

Mr. Works sold some of our land, buildings, horses, cattle and machinery to a St. Paul man for $165,000.00. He had been active in farm lands and successful, and we were hopeful a good deal had been made. Soon the "pinch" began. He believed $20,000.00 would save him and tide him over. He persuaded us to furnish him the cash and he "secured" us with mortgages on Montana land. Later investigation and general conditions decided us to "forget" the Montana mortgages and the Minnesota lands came back to us—but not the $20,000.00.

I think it was the same week we parted with that $20,000.00 that a man from Northern Minnesota called. I had known him for years and believed him honest. He had several choice farms with fine buildings and was farming extensively. The drop in prices had caught him and he could not meet his obligations. He needed $20,000.00 to tide him over to better times and offered second mortgages. The security seemed ample—the man was honorable and active. We parted with another $20,000.00—and never received a dollar back. Times grew worse and we thought it safer to lose than pay out more, hoping to save.

WHAT BECAME OF OUR LAND?

We got rid of it, but at losses that would appall most people—and break the hearts of many. How I wished I had not taken on those equities thirty years before! However, it has been part of my philosophy of life to take disappointments calmly and receive blows "standing."

Twice in my business career I have been worse off than nothing—in the period following the panic of 1893, and once later. Each time I preserved my credit, met every obligation to the uttermost farthing and protected absolutely every investor through us.

SAVING EXPENSE

The Nobles County Bank closed its doors July 5, 1893. This immediately precipitated a "run" on the "Bank of Worthington," which stood the "run" and kept open, as is related elsewhere.

The wife of the president of the Nobles County Bank was a thrifty Scandinavian who had an income from her cows and chickens. Some weeks after our bank had demonstrated its ability to remain open, she brought us for deposit several hundred dollars in twenty dollar gold pieces, which she had accumulated, but had not deposited in her husband's bank.

Our bank accumulated more twenty dollar gold pieces than we wanted, but did not like to pay the express charge to a reserve bank. So I secured a container, such as rolled maps are carried in through the mails—of diameter large enough for twenty dollar gold pieces. It was the length of a rather long cane and could be carried as some men carry canes. This was filled with twenty dollar gold pieces and on a trip to Minneapolis I carried the "cane." When it was unloaded in the N. W. National Bank, it created comment and the officers were quite interested.

On a trip east, about 1888, I carried a block of municipal bonds. They were payable to bearer, hence needed to be handled carefully. Stopping one night with a family in Great Barrington, Mass., I placed the package under my pillow. Next day I went north by railroad, a few miles, to a point where I was to take another train, but must wait some two hours. I asked the depot master to put my bag behind a locked door, and saw him do it.

When I returned and asked for the bag, the bonds were not in it. I made no outcry, but quietly told the man there was a package of bonds in the bag when delivered to him and not there when the bag was returned to me. He assured me no one had touched the bag and I became satisfied he was an honest man. He advised I return to where I had spent the night. I did and found the package still under the pillow.

The experience taught me two lessons—to be more careful; and never to charge any one with dishonesty unless the evidence was overwhelming.

And I did not save any money by carrying the bonds.

NEW YORK EXCHANGE

In the "early days" there was a state insurance commissioner (long since dead) who was under obligations to us and desired to throw some benefits our way. At certain seasons of the year he would receive checks as fees from insurance companies all over the United States—the checks from some companies would be up in the tens of thousands and mostly drawn on banks in New York City; a few on Chicago. The commissioner did not have to turn the funds over to the state treasurer until the last day of the month.

He would endorse the checks over to us; we would deposit them with our New York correspondent and then sell New York exchange (in those days) at $1.75 per thousand. Thus we netted a nice profit, and in addition received interest on our balances until the last day of the month, when we gave him our check on St. Paul for the total of his deposits with us, which check he could turn over to the state treasurer and the treasurer generally held until next day.

NARROW MISS

In a morning mail we received from an eastern client a certificate of deposit for $4,500.00 which we were to collect and invest the proceeds. On the noon mail, same day, we sent the certificate to the bank in Central New York that issued it and asked for their check on New York City. The bank chose to close.

Then the question arose whose loss was it, ours or the party who sent us the certificate? We had used "due diligence" in sending it by the first mail direct to the issuing bank and escaped the loss.

This experience impressed the importance of being prompt in handling mail items.

JOHN MACKAY

I entered the employ of John Mackay in the fall of 1877 and continued with him until I left for Minnesota in March, 1883. Mr. Mackay had a lumber yard, saw mill, etc., at the foot of Seneca Lake. The four years' experience at Starkey prepared me for the duties there and Mr. Mackay gave me full charge of his office and banking business.

He had known Father for years—and me from infancy. Many recognized that a peculiarly tender and affectionate relationship developed between us. This can best be explained by quoting from a letter written in 1914 by his daughter.

"I feel thankful there was the close friendship between you. Poor Father, he always wanted a son, and had naught but a daughter, and all foreign born men feel disappointed when that is the case. I am indeed thankful for all that you and Father were to each other."

In 1909 she wrote:

"You think now that you did not at the time fully appreciate Father's feeling of interest and affection for you, his words of counsel, and so on. I believe you did, and I know that you and he were alike in so many ways of thinking and doing, and he knew and I know the love was mutual. He had utmost confidence in you and your integrity and said of you once, 'George wants every cent that rightfully belongs to him, but not one half cent more than that.' Many times he expressed the firm conviction that in placing his funds in your care they were 'as safe as they could be in this world'; and I have seen no reason to think otherwise, myself."

December 1, 1884, Mr. Mackay wrote:

"I like to think of you, George, and am not a little proud of your manly qualities and sterling integrity of character, and sterling integrity of character is worth a thousand fold more than all the gold of California. God watch between us and keep us."

In 1893 he wrote:

"You are very dear to me, George, and it would be a great gratification for me to be near you. You know I am not emotional and have great power of restraint; yet my eyes sometimes fill with tears when I think of our intercourse long years ago."

The above has been recorded to pave the way for relating one of the most remarkable incidents I ever heard of.

In 1905 Mr. Mackay died. After the funeral the daughter suggested I look over her father's papers with her. The will named me as executor. She mentioned various matters and casually spoke of a mortgage. I said, "What do you mean by a mortgage?" She replied, "There is a mortgage on the home." There was quiet for some minutes as I studied the fact—and then with deep emotion I asked, "Did he do that for me?" She replied, "Yes. At the time no one could get money in the ordinary way. He learned he could get several thousands, by placing a mortgage on his home, and he sent you the money, but, he said not to let George know of the mortgage. He knew you needed money and he wanted to help you." In his old age he mortgaged his home to help his young friend. He ought not to have done it—but he did it. And he did not let me know.

Most of his estate was in my hands as president of the Minnesota Loan and Investment Company. I closed the estate as quickly as possible, turning all over to the daughter. She urged me to take the usual fees, which I declined. She said, "You have made several trips east and should deduct for the expenses, at least." I replied, "Not one cent. He was my friend." She handed everything back to me to take care of for her. During her life, as during the life of the father after March, 1883, to his death in 1905, each had their interest promptly and every dollar of principal was preserved intact. I loved John Mackay, noble Christian Scotchman, a true type of a genuine Christian gentleman.

ROSCOE G. CHASE

In January, 1883, I presided at a union meeting of young people in the First Presbyterian Church of Geneva, N. Y. Somehow Mr. Chase was in the audience although not a church member. From that date he was my friend—true, loyal, helpful. When the Minnesota Loan and Investment Company was organized 1884 I asked the use of his name as vice-president—he was regarded as thoroughly honorable and incorruptible, and his name was a real help to me in my early business life.

Up to 1893 the "Bank of Worthington" had been operated in my name, the profits going to the Minnesota Loan and Investment Company, which was recognized as the real owner. I decided to incorporate the bank in May, 1893, as a State Bank with a separate capital, and so informed our eastern stockholders. They conferred together and instructed Mr.

Chase to write me, "We forbid your doing it." Never before had they condemned me in anything. The language hurt me. I wrote, "It is too late. I have given my word and must go ahead."

Six weeks afterward the bank across the street closed its doors without a moment's notice to us—and the "run" on us began. It was the fourth day before it quieted. We kept open and stood the "run" successfully. We had organized as above just in time. I have always believed God guided me in this. Some months afterward Mr. Chase wrote me, "You were right and we were wrong," and all was satisfactory.

The panic of 1893 was followed by several years of "hard times," and our eastern stockholders decided to have Mr. Chase come out and see how we were standing the strain. I knew nothing of his coming until he appeared in our office. Welcoming him I said, "Everything is wide open to you. Ask the employees any questions; get from them all the information you can; come to me about anything that is not clear."

On the evening of the third day, at my home, he said to me, "George, you have got to go. You can't keep open." I said, "We won't quit." He said, "How are you going to keep up payments?" I replied, "I don't know, but we will." He replied, "I wish I had your faith."

Then he said, "Of course, you have laid aside something for your family." I said, "No, sir. If we go down my family won't have five dollars to buy groceries." Afterward I realized he was testing me by that question—and was thankful I could meet the test.

Financial reverses visited Mr. Chase in his later years through the fault of trusted employees, and his family was unable to erect a suitable stone at his grave. I asked the privilege and arranged for a daughter to make the selection. She wrote, "The one I preferred is very plain white marble, rather low, and very lovely, I think. It is a wonderful thing for you to wish to do this." It cost me $400.00, but I have always been glad the privilege came to do this for my friend.

I have often wondered I dared write the following letter to a man older than myself, but I knew his friendship was genuine.

January 31, 1889

Mr. R. G. Chase

Dear Sir:

Your letters received yesterday. Twenty-three years ago this month I was left alone one evening with my mother. I was a lad not quite nine years old, but I had been feeling deeply the burden of sin and that evening the load seemed unendurable. Mother prayed for me, and I prayed for myself—we agonized in prayer for some time, and I never shall forget how as I sat on a stool at my mother's knee I looked up into her face and said, "How different everything seems! How light it is! How beautiful everything looks!" Mother, smiling down upon me, knew that the burden had been lifted, Jesus' love was in my heart, I had been converted, and that was the reason everything seemed changed. During the years since I have had many seasons of sweet communion with my Heavenly Father and—there have been many times when I have wandered far, far away and done that which I knew was wrong, but whenever I have been truly penitent, He has always been ready to forgive and receive me back as His child.

I dare not trust in my own merits; I have found that evil is present everywhere and I cannot keep myself pure. I may live so the world sees nothing wrong in me, but I know the corruption beneath the surface and my only hope for salvation is in the merits of Jesus. He bore the penalty of my sins; He suffered for me, and if I accept Him as my Saviour, my Redeemer, my Friend and cling to Him, I shall be safe. I have tested Him in many ways, and He has proved a prayer-hearing and prayer-answering God. I know from personal experience that He forgives sin, because I have felt His forgiving power applied to my heart. I know I cannot keep myself from sin, because I have tried it and fallen. I know He keeps from sin and delivers from temptation the one that trusts Him, because He has so kept and delivered me when I have trusted solely to Him. Feeling such things, believing such things, *knowing* such things, do you wonder that I desire my friends to enjoy similar experiences, only to a greater extent? It is not for me to know the secrets of your heart. If you have ever experienced God's forgiving power, I am glad; if not, God grant you may soon. With your ideas of morality and Christian integrity strengthened by the presence of a loving, personal Saviour, you would set an example of upright Christian living which would be a pattern for others to follow and an encouragement to many weaker than yourself. "From them to whom much is given, much is required," says the Good Book. You have been blessed with a loftier ideal of true manhood than many possess; you have a greater abhorrence of anything that is not strictly honorable; you have a stronger will and greater powers of resistance than many. You appreciate this and are thankful for it—why not manifest to the world your gratitude to Almighty God for innumerable mercies He has showered upon you by coming out squarely as a Christian, trusting not alone in your own uprightness, but more in the love of Him who unconsciously to yourself at times has kept you from falling as have many about you.

Why not consecrate to Him first yourself, then all your powers and faculties and resolve that *with His help* you will do what you can to lift the world up to a higher plane of living? God help you and me both to be powerful for good!

Sincerely yours,

GEO. D. DAYTON

Geneva, New York,
February 5, 1889

Mr. George D. Dayton

My dear Sir:

I have your very welcome letter of the 31st ult., and in reply can only say that I fully appreciate what you say about my business methods, and am glad to know that they meet your full approval. My views on religious matters are no doubt different from yours, as my faith leads me to attach little importance to a public profession, believing as I must, that an upright life in this world will be recognized and meet its reward in the next.

I am glad that there are those who get comfort and strength from their church membership and association, for without such I fear the churches of the land would languish, and I sometimes feel that perhaps it is my duty to become a member of the North Presbyterian Church of Geneva, in order that the little influence I possess may be the greater thereby; and if I could fully make up my mind that such a course would be for the best I should not hesitate, but I cannot help sometimes contrasting the business methods of some of our most zealous Church members right in our midst with what my conscience tells me must be right, and wondering if it is not quite as well for me to go on as at present, pursuing an independent course, that leaves me untrammeled.

Truly yours,

R. G. Chase

(Shortly after writing the above, Mr. Chase united with the North Presbyterian Church.)

THOMAS H. PARSONS

In the winter of 1883-4 Tom turned "sour" on Southwestern Minnesota. He selected my friend, R. G. Chase of Geneva, N. Y., as one of the targets for attack and daily, for many weeks, bombarded him with a postal card telling how the population in specific townships had declined, naming certain farmers who had gone behind financially, relating the results of grasshopper scourges, asserting deterioration of soil and denouncing the locality as a place for settlement.

A Board of Trade had been organized in Worthington to "boost" the town and surrounding country. I was president of it. One night in sheer desperation we adopted a resolution, stating that Thomas H. Parsons had "no standing, morally, socially or financially" and that many of his utterances were unworthy of credence. Of course, we gave this the widest possible publicity, sending it out as a press dispatch, etc.

Tom was furious. He spared none of us in his accusations which were both positive and definite. He threatened to sue certain ones for $100,000.00 damages. I recall that Captain Mons Grinager, a stalwart Civil War veteran, knocked Tom down one night and "wiped the earth" with him. Several families feared to let the "head" go out alone evenings and there was considerable alarm felt by and for certain ones, but time (a wonderful healer) allayed animosities and no special harm resulted. To survivors it is now an interesting "incident" of the early days.

Tom left town taking his pen with him. Occasionally he would write an article for some newspaper, and sent me several. The following is one, dated June 4, 1915:

"The grasshopper scourge in Southwestern Minnesota ended in the spring of 1877, and in that year crops were good but the acreage was small. Then followed seasons of wet weather and blight, causing the abandonment of the country by farmers. Interest on mortgages had to be foreclosed. I began plowing abandoned fields and seeding them to grain and timothy. In 1882 I had 1200 acres into crops on abandoned farms and 320 acres for the late Col. E. F. Drake of St Paul. In the spring of '82 I had 100 acres of oats seeded on Feb. 28th. They went 62 bushels per acre. I paid 90c per bu. for seed and sold the oats for 20c per bu. I harvested 600 acres of timothy and sold 1300 bushels in Boston, Mass., for $1.50 per bu. and paid $454.00 freight on the two carloads. I lost over $4,000.00 on the season's farming. I had spent fully $2,000 per year, advertising the country without result and in the spring of 1883 I almost broke. I gave up and assigned my business, including the Bank of Worthington, to George D. Dayton for whom and his family I invested about $40,000.00, all good, except a small loan in Davidson Co., South Dakota, and $1,000.00 loan on a large farm in Jackson Co., Minnesota, for which I obtained a deed and redeeded it to Dayton, which proved to be one of his best investments. I then left Worthington and went to Des Moines, Iowa. I left just one year too soon, for the next year new settlers began to come and land began to sell at good prices and kept on increasing in value until now $100.00 per acre is about the average value. Out of the $40,000.00 then the combined capital of the Dayton's they have made, it is said, a couple of millions which they might not have made and there might not now be the big Dayton Company department store in Minneapolis, had there been no Tom Parsons. But George attributes his success to morning and evening prayers and my poverty to a life of wickedness and he may be right, but the time is short when our wealth will even up in the game. We came into the world naked and so must we go out, and the parable of the rich man and Lazarus may be verified in the nearby hereafter."

Reference to the Jackson County land reminds me. When we secured title to that land for an eastern estate that owned the mortgage on it we found Miller & Thompson of Rock Rapids, Iowa, had a tax title which must be cleared up. Negotiations resulted in our paying them all they had paid out for taxes, plus interest at eighteen per cent, plus a bonus of fifty cents per acre, plus one dollar for drawing a quit claim deed. Naturally, I felt "sore," but it has been a rule of my life to avoid litigation, if possible.

Miller & Thompson were reputable citizens and had the legal right to demand as above—and I met their demands. It was a fortunate experience for me at the very beginning of my career in Minnesota. My indignation merged into a resolution never to "hold up" any one on tax titles—and I never did. It was necessary often to pay taxes to protect mortgages of our clients, but these matters were handled on a fair and just basis.

During the years many letters of appreciation have come thanking us for assistance in clearing titles without any financial reward. The experience with Miller & Thompson is responsible for our attitude on such matters.

There is another interesting incident connected with that Jackson County land. The Government patented it as one hundred and sixty-eight acres, and received pay accordingly. When we came to selling it we found there were only one hundred and twenty-eight acres, and the Government refused to refund us the money it received for the forty acres which did not exist.

Again my "eye teeth" were cut and thus I early learned to be cautious about titles—a very important training and worth all it cost.

AND A FLOUR MILL

The railroad was completed through Nobles county in 1872, and Worthington was started with great expectations. Soon a visionary built a flour mill of a capacity far beyond what could be used. After losing considerable he traded it off to a wealthy lead mine owner in Missouri who did "not have to make money rolling barrels of flour." After his losses had been sufficient he decided it was cheaper to let the mill lie idle. The community chafed as they saw the mill standing quiet. It had been a market also for flax straw which was used for fuel—and selling that flax straw for cash influenced farmers often to come to town in the winter from considerable distances.

After the Board of Trade was started, with George D. Dayton as president, a theme for discussion was how to get the mill running. Finally it was decided to forget the existing mill and build a new one of very moderate proportions.

The mill owner decided to get busy; so he called on me and stayed until a late hour. He offered to sell, and dickering began. Finally I offered a sum so ridiculously small I had no idea it would be accepted—but it was. I thought I had done a wonderful thing for the town and expected a hearty acclaim from every one, but no one came forward. "George has it; let George have it," was the sentiment in every breast. There was nothing to do but go forward. It took about as many dollars to rejuvenate the plant and get it ready to run as it did to buy it. We certainly studied many schemes and ideas for making it profitable, and had experiences sufficient to fill quite a volume.

During the panic of 1893, when I had other things to think of, the "roustabout" came to the bank and insisted I come down to the mill. I found the man in charge was gloriously drunk, and I ordered the machinery stopped. Finally, I traded the mill for property in Minneapolis, which later I "traded in" when I bought the corner of Seventh and Nicollet.

There are those who have grown rich operating flour mills, but I am not in that class.

MINING

About 1900 three men approached me with suggestions that I take an interest in a mining venture of considerable magnitude in the Black Hills territory—and urged it persistently. I turned them down.

Later they added inducements. I was to be president at a salary to be named by myself; I was to select the men I desired on the board of directors, etc., etc. The idea was made so attractive and promised so largely that I felt I would never be satisfied until I could intelligently decide either to accept or reject. So I decided to investigate thoroughly.

Arranging with an "expert" from the Anaconda mines in

Montana to meet me at Deadwood, I went there accompanied by Judge Hicks to pass on the legal questions, and a business companion. The expert was to have $400.00 and all expenses; the lawyer was to have fifty dollars per day and all expenses; and I was to foot the bills for everything.

Arriving at Deadwood the lawyer began investigating titles; we all studied the topography and sought information from various sources; the expert and I went into the mines and secured many "specimens" keeping them in sacks carefully labeled. Those samples were kept under our supervision—we were determined they should not be "doctored" or "salted."

Later the specimens were crushed and one-half of each sent by express to Denver to be assayed there; the other half was assayed at Deadwood. We sought thus to avoid collusion.

After all this I turned down the offer and decided "no mining for me." It all cost me "a pretty penny" but I have never regretted the thoroughness of the investigation or the finality of the decision reached.

We learned of some who had been "duped." We heard of changing of specimens and resultant disappointments. We were told that every dollar of gold (in the aggregate) had cost more than one hundred cents.

We became acquainted with many interesting characters. Among them was Seth Bullock, the renowned stage driver, who would not hesitate to shoot anyone who attempted to interfere with his safe delivery of whatever was entrusted to his safe keeping. Seth was highly regarded by Theodore Roosevelt, and they had many kindred ideas. One day Seth and I were lunching together in a Deadwood saloon when Seth brought his fist down on the table with terrific force shouting, "War is hell." He knew. I rather enjoy now living over in memory many details of that chapter of my life, to which "finis" was written a third of a century ago.

TRICKERY—THREE INSTANCES

We acquired eighty acres of land, subject to a mortgage of $600.00, about four miles northwest of Worthington. It adjoined a farm of 320 acres, the owner of which had 160 acres more about twenty-two miles further out. Several times he suggested we talk trade, but we were not interested.

One day he asked, "What is the reason you won't talk about a trade?" I replied, "We won't consider a deal unless you give us your 160 acres clear for our 80 acres subject to the mortgage of $600.00. And you won't do that." He replied, "I will." The deeds were drawn as above, signed and exchanged.

About a year later I met him on the street and he said, "The Nobles County Bank wants the interest paid on that mortgage." I replied, "Why don't you pay it?" He mumbled some words rather incoherently and I became suspicious. Going to our bank I told our abstract clerk to go over to the court house and see what the records said as to the deed on the eighty acres. It was customary where there was a mortgage to say in the warranty deed "subject to mortgage for ...... dollars, which party of second part assumes and agrees to pay," or words to that effect.

The abstract clerk reported the record contained no reference to the mortgage and appeared to be a straight warranty deed. I called our attorney and instructed him to "begin action to reform that deed; demand production of the deed itself and rush proceedings." When papers were served on the farmer and production of deed demanded he asserted the deed had been lost after being recorded.

The morning of the day the case was to be tried in court he went to our attorney and said, "What do you want?" The attorney replied, "Make yourself legally responsible for that $600.00." "Draw the papers and I will sign them,"—and he did. The man who drew the deed, and myself, believed he had used acid to remove from the deed the reference to the mortgage, had the deed recorded and then destroyed the deed. Had I died my honor would have been smirched. Fortunately I lived to protect myself.

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A lawyer asked a loan of $800.00 on a two-story brick building in the business section of Beaver Creek. A store occupied the first floor—the lawyer and his wife lived on the second floor. Title to the property was in the name of the wife. When the interest had run for about two years we started foreclosure. The lawyer plead the "infancy" of the wife when she signed the mortgage. It had not occurred to us to ask if she was over eighteen years of age when the mortgage was being signed. In court we put her on the witness stand and proved by her own testimony that the money we loaned went to improve her property.

The court decided in our favor on the ground she received the benefit of the loan. The case was appealed and we won in the higher court, also.

•

A banker in Murray County borrowed $8,000.00, giving us his note with the signature of his wife. He failed and when we desired the wife pay he asserted it was the signature of the daughter whose name was the same as the mother's. We carried it to court, called the wife to the witness stand and she testified straight as we knew she would—for she was a Christian lady. The daughter was about sixteen years old when the note was signed by her mother.

The willingness of men to sacrifice honor, as in these three instances, is unexplainable.

GIDEON DRAPER

I have known five generations of Gideon Draper—my mother's father; my mother's brother; his son, who for over fifty years, has been a missionary in Japan; his son who lives in Iowa, and his son who died a few years ago.

On April 1, 1883, I received a telegram from a bank in New York City that so many thousand dollars had been deposited to our credit. I knew nothing about it, and thought there was some mistake that would be rectified. That was the day I took possession of the "Bank of Worthington." In two or three days I received a letter from the second Gideon Draper, saying, "I have deposited my all to credit your account. Do best you can for me." He did not ask as to rate of interest, security or anything else. When later his wife received an inheritance, that also came to us for investment.

When he died in 1889 he and his wife were in Japan, and probating an estate abroad would be burdensome and expensive. I wrote the widow to send me the will and the securities, and we would transfer all to her without expense of probate. This was done to her relief and satisfaction.

When she died in Japan I wrote the son to send me the will and securities and I would transfer all to him without expense of probate. This was done. After one of the panics the wife of the third Gideon wrote, "We don't know how the panic has affected you or what losses may come to us, but we know you have done the best you could, and we shall not be unhappy over the results." As a matter of fact, we protected absolutely three generations of that family in all their investments through us, so not a dollar of interest or principal was lost. Several years ago we asked to be relieved of further responsibility, and turned back the principal intact.

I desire to record the following. The third Gideon married in 1880 a daughter of Dr. Haven, then Chancellor of Syracuse University, later a bishop of the Methodist Episcopal Church. The Sunday before the wedding the second Gideon preached in Syracuse to a large audience in the largest M. E. Church of the city. At the close of his thrilling address on Foreign Missions, leaning over the pulpit, he slowly said, "I have given my son; my only son; my only child to the cause of Foreign Missions. What will you give?" And the young couple went forth to long lives of usefulness in Japan, and are still serving there.

MARY L. BONNEY

Mary L. Bonney and my father were first cousins—both were "anti-slavery" and "abolitionists." Before the Civil War they broadened and strengthened the convictions of each other by ample correspondence on the "issues of the day."

In 1850 she and Harriet Dillaye started the Chestnut Street Female Seminary in Philadelphia which in 1883 was transferred to Ogontz, the elegant country seat of the famous financier Jay Cooke, and the name was changed to "The Ogontz School for Young Ladies."

Because of her regard for my father she interested herself in my affairs and delighted to influence her friends to send me funds for investment.

Thus began what became a valuable clientele composed of some of the best citizens of Philadelphia. Miss F. E. Bennett, one of them, delighted to tell how, in arranging for additional funds for an European trip, she offered Brown Bros., a banking firm of old standing, various collateral and they selected the securities I had sent her. It really surprised me how many turned to us because Miss Bonney suggested it. She once told me, "I am praying for you every day."

She approved the New York Independent which in those days was ably edited and powerful in religious circles. "I want you to take it. When you have subscribed for it, let me know." I subscribed.

I am under deep obligations to her, both for wise advice and a far-reaching influence which brought me many friends and fine business possibilities.

I desire to quote her about my father.

> "And is it so that my beloved and revered Cousin David is nearing the port? All day yesterday, as I went from place to place, I thought of him as a patriarch full of days, of wisdom and spiritual enlargement, leaving behind him services of rare moral worth and power and blessing the wife of his youth and the children they have trained so conscientiously and well. Holy place! I was there in spirit and felt the inspiration of the scene. Earth dwindles—eternity enlarges. How small the things that have once been large and how large the ones that have been small. Such a glimpse into the beyond corrects our vision."

After his death she wrote:

> "Cousin David was a rare man. His integrity, his moral and religious conviction and principles, his interest and active participation in all reforms, his immovableness from his own ideas of right and justice, gentle, firm, straightforward and earnest, he was a moulding power. Few men I so reverenced. Few men so deserved reverence, and few so universally received it from all who knew him. Such a character grows in men's minds and will grow, as men are more capable of appreciating moral worth. I congratulate you, my cousin, that you had such a husband and your children that they had such a father."

July 2, 1928

Dr. George O. Moore
Worthington, Minnesota

I have been thinking of thirty-five years ago this week. You will recall that on Wednesday, July 5, 1893, the Nobles County Bank closed its doors about 10:00 A. M. without a moment's warning to us, and immediately a run started on our bank and, also, the Investment Company. You will recall that it was the day after July 4th, and that a circus was in town; and of course, word went back to all the people who had not come to town, and Thursday and Friday they came to call on us. It was not until Saturday that we really knew the run was over.

I have often wondered how in the world we pulled through, kept our doors open and took care of the people. You and I believe God helped us.

Speaking of that experience reminds me of another also. Perhaps you have forgotten it, but I shall never forget that about 3:00 P. M., December 21, 1896, a telegram came from Kountze Bros. of New York that there was a "rumor that the National Bank of Illinois had closed its doors." Perhaps you remember—at least, I do—that we had an unusually large amount coming due in the east on the following January 1st, only ten days ahead, and that we were accumulating in the National Bank of Illinois for the payments on that day. Possibly you will recall that that night letters went to several of our eastern friends stating the situation and asking them to send remittances to New York for credit our account of definite amounts—and that every one, except one, did just exactly what we asked them to do—so that we met our payments January 1st without the delay of a moment.

You and I went through a good many experiences together that are very interesting as I now look back upon them. It was always a satisfaction to me to have you shoulder to shoulder with me in all the responsibilities, whether physical or financial, and know of your loyalty, your faith in God and your staunch Christian character.

You have reached the point where you are living over many of your yesterdays—and I love at times to give way to the same vocation. Certainly we have some very, very happy yesterdays to live over. I wonder if after we are through with the struggle here below we will be permitted to recall some of these pleasant incidents and find out a little better why they came and why we were carried through and by them. Well, I must not take more time to reminisce. I cannot help writing you the foregoing today.

With very kind personal regards.

George D. Dayton

Dr. Moore was cashier of "Bank of Worthington," and secretary of Minnesota Loan and Investment Company from their organization to our removal to Minneapolis. A fine specimen of an honest Christian gentleman of the olden type.

National Bank of Illinois should not have been allowed to close. Competitor banks were jealous and refused to cooperate. In about sixty days it paid sixty per cent of its deposits in cash—and balance later in full, with interest, I think, at four per cent.

WHY MINNEAPOLIS

Previous to 1902 I had no thought or idea of being a merchant. Our investment company in 1890 thought it wise to make investments in some city in order to divide our risks between country and city, rather than confine our activities to the country as we had for several years. I studied Chicago, Kansas City, Denver, St. Paul and some other cities before definitely deciding on Minneapolis. As I was not known by many in the city I felt free to stand on corners and count the people pass.

After several months I said to our directors, "We will confine our buying to Nicollet Avenue. We will not buy below Fourth; we will not buy beyond Tenth." Those familiar with Nicollet Avenue will not condemn that decision reached over forty years ago.

After various other purchases, all of which have since been sold, we bought the southwest corner of Nicollet and Seventh. Westminster Presbyterian Church had stood there for years with title unquestioned. I called for title insurance and a company wrote the policy. I had learned to be suspicious of titles, and asked Norton Cross to examine and he surprised everyone by discovering that the description in the deed to Westminster did not cover the land occupied. Attorneys for Westminster had to go into probate court in Kansas City, have guardians appointed for minors, and after efforts occupying about eighteen months and the expenditure of several thousand dollars, perfected the title. In 1901 we erected the six-story building covering 215 feet frontage on Nicollet Avenue, we having added fifty feet front and fifty-eight feet in rear to the ground bought of Westminster.

During construction we sought tenants. Two young men who had had experience desired to start a dry goods store, but lacked capital. Our investment company agreed to rent them part of the building and furnish them $50,000 of the capital necessary—we expecting to receive rent as landlord and dividends as stock owner.

In February 1902 we bought the stock of an existing store, and the Nicollet and Seventh building was ready so the store could open there June 2, 1902. Many predicted failure because the location was then too far south, and for other reasons. Very soon it became necessary for us to buy out one of the men; a little later the other—and Son Draper, who graduated from Princeton in June, 1902, and I, had a store on our hands.

It was very risky, but really there was nothing for us to do but go ahead with the store. We lost money, but we gained experience. I kept track of losses until they passed one hundred thousand dollars. Then I said, "I don't want to know the loss. We are going to make this win," and the result speaks for itself. It was hard to "tear up" at Worthington and move away, but it seemed necessary.

Scattered through the following pages and in the addresses will be found many bits of information as to our experiences.

FIRST FIFTY DOLLARS

Father was fifty-five or six years old when he went into the nursery business under the name of Richardson and Dayton. I have believed he did this to teach his three sons to work, and he set us the example. The sons worked Saturdays and during vacations ten hours per day, I for thirty-seven and a half cents per day—and it was back-aching, continuous, genuine labor during spring, summer and fall. In the fall of 1868 Father and I figured up what was coming to me. I had drawn very little, and there was about seventy-seven dollars my due. Father suggested I take his note for fifty dollars and use the remainder for clothes.

Never since have I felt so "rich" as when I received that note for fifty dollars. That evening left an indelible impression on my mind.

The following year (when I was twelve years old) brought me this letter written by Mr. Richardson, a very kind-hearted gentleman:

Master George Dayton:

Your faithful labors with us during the past season have suggested the propriety of a written acknowledgment from us of our appreciation of your services.

We congratulate you upon the good record you have made while in our employment. The hearty interest you have taken in the work; the promptness and steady application you have manifested in the discharge of duties given you to perform lead us to hope and believe that as you grow in years these excellent traits in your character will become confirmed, and united with a conscientious regard for what is right, will make you a successful Christian man of business.

Very sincerely yours,

Richardson & Dayton

Geneva, New York

October 9, 1869

FIRST LOAN

Our wedding trip was to Albany, Boston, Plymouth and New York City, spending most of the time in Boston and vicinity. Quite naturally the expenses were more than we expected. One day I walked into one of the large banks and asked where the president was. The door to his office was open and I (an entire stranger) walked in and told him I needed fifty dollars to carry out our plans. Probably he felt a sympathy for the boy. At all events he made me the loan, and I have never ceased to feel kindly to Boston. Certainly, every one we encountered on that trip, railroad men and many others, showed marked kindnesses to the newly wedded couple.

BANK LOANS

It was a real venture for a country banker forty-five years old to enter the mercantile field in a large city. It is not to be wondered at that many predicted failure. The dry goods company opened an account with the National Bank of Commerce. The president, S. A. Harris, who really was a good friend, twice became so uneasy about us that he asked us to transfer our account elsewhere, but I told him it would not do for us to change. We clung to that bank until it was absorbed by the Northwestern National Bank, and I shall never forget the kindly way in which E. W. Decker welcomed us into the bank of which he was president.

I could relate many incidents about Mr Decker; his interest and his encouragement. He does not know I heard about it, but I was told years ago that he said, "It took me a long time to get acquainted with Mr. Dayton, but now that I know him I will go the limit with him."

When Draper's wife was very sick in New York City in 1914 and word came the physicians doubted her recovery, I went to Mr. Decker and laid before him a note for many thousands of dollars. Already we owed the bank all we were fairly entitled to. I did not mention the note, but I told him some details of the business. After listening a few moments he said, "And you want me to," and placed his initals on the note which I had not referred to. Having thus secured the loan I rose to go, telling him about Draper's wife; that my duty was there with Draper and I was going that night. Sensing the situation, he rose to his feet saying, "You tell Draper not to worry about the business. Nelson and I will take care of that." I went out on the street saying, "I will fight for that man," and in the years since E. W. Decker has had no more loyal friend, although he may not be conscious of it.

CITIZENS CENTRAL NATIONAL BANK

In 1902 it was desirable that the Dayton Company open an account with some bank in New York City. We chose the Citizens Central National Bank because we were told they sought the accounts of mercantile houses and gave particular attention to them. Our business with them was small at first. The time came when we desired a loan of $60,000.00 and while in New York I told them and arranged to get it in about two weeks. I returned home feeling easy about it, but soon received a letter saying they had decided not to make the loan. I wrote them we were depending on them for the loan they had promised, and asked an explanation. They wrote back they had learned I had promised to give

$100,000.00 to Macalester College, and were "unwilling to loan to a man so indiscreet and unwise as to give away one hundred thousand dollars."

Several months afterward I went to New York and called on Darwin R. James, to whom I told the incident. He had been Postmaster General of the United States, and was a man of large affairs. He had also for many years been chairman of the Finance Committee of the Board of Foreign Missions of the Presbyterian Church, to whom annually since 1888 I had sent my check for one thousand dollars, so he was acquainted. He gave me a letter of introduction to the president of another bank, who was very sympathetic with the situation and asked me to return the next day, when he advised me to be patient for awhile, continue at the Citizens Central and after a few months ask again for a loan.

Acting on his advice, after several months I called on the president of the Citizens Central and told him about Mr. James and the other bank president and asked how he would feel about a loan. He replied, "You can have one hundred thousand."

Our relations were very pleasant until one day in 1914 Draper went in to ask for another loan. The president had just learned of the failure of a large concern whose paper the bank had for $600,000.00, and he proceeded to vent his wrath on Draper, who did not think it wise to ask for a loan, but telegraphed me about it.

The serious illness of Draper's wife that week led me to go to New York and together we called on the president of the bank. At once I requested that his assistant be present, and if ever I was a Czar I was that day. I resented the attack made on Draper; I refuted some statements made to Draper; I denied some accusations and produced certain data to disprove some charges that had been made, and demanded justice be done us.

I shall never forget the rare tact and fine courtesy with which the assistant requested the privilege of making us a loan. The president also "capitulated" graciously. Then I told them of the serious illness of Draper's wife, and they were all sympathy. The next day they sent a basket of beautiful roses to the hospital and were very attentive.

CHASE NATIONAL BANK

Draper had been so deeply wounded by the caustic attack that we decided to change banks. We talked with E. W. Decker, who recommended the Chase National, and wrote them a handsome letter about The Dayton Company (so Chase told us), suggesting they invite an account from us. Chase replied they "invited the account" as S. H. Miller told Draper, when Draper called on them in September, 1916—in fact, Mr. Miller and Draper became warm friends from the very first interview.

After Draper's death Mr. Miller wrote, "I regarded Draper as my personal friend. He made a most favorable impression upon me when I first met him. I liked him and had the highest regard and respect for his character and ability." It was a matter of deep regret to Nelson and me when Mr. Miller followed Draper a few years later.

October 7, 1916, The Dayton Company opened its account by depositing $50,000.00 with the Chase, and has thoroughly enjoyed its relations there. An amusing incident occurred. The Dayton Company one day sent a note for $100,000.00 for credit its account, and next day I started for New York. On arrival I found a telegram from home asking me to call at the Chase and sign the note—somehow it had gotten into the mail without any signature. While I was chatting with Mr. Andrews, a vice president, about the incident, E. W. Decker appeared and I laughingly told him the story. Mr. Decker turned to Mr. Andrews and with his inimitable humor said, "Mr. Dayton thought no signature was necessary. He knew the note was good, signature or no signature, and would be paid when due."

One day Draper said to Mr. Miller there had never been any discussion as to amount we could borrow. Mr. Miller replied, "You haven't scratched the surface yet. Test us some day and see. There is no doubt we will loan you all you ever think it is proper to ask for."

NATIONAL CITY BANK

As indicating some of the experiences we passed through it is interesting to recall that one day, while we were still with the Citizens Central (which later was absorbed by the Chemical) I called at the National City Bank and told them

The Dayton Company was considering opening an account, and they were so favorable in their utterances that I handed them a check for one thousand dollars I happened to have and told them to open the account with it. On my return home I learned they had returned us the check saying they had decided not to open the account. I never asked an explanation. Probably they were afraid we would not be successful—as many others were in the earlier days of our career as merchants.

ONE MILLION DOLLARS

If any one has read thus far he will not be surprised to learn that the receipt of the two following letters brought us great satisfaction. In the effort to secure necessary funds with which to carry on the business we had resorted to the commercial paper market at times, and by unfailing promptness and reasonable caution had built up a reputation which led brokers to solicit our paper.

September 12, 1924

Mr. George D. Dayton, President

The Dayton Company

Dear Sir:

There is nothing that would please us more than to have you favor us with a good sized amount of your paper. While the general market at present is 3¼%, we would be glad to have you send us all or any part of One Million Dollars of your paper at 3% and commission.

(*From another firm*)

March 17, 1931.

Mr. George D. Dayton, President

The Dayton Company

Dear Mr. Dayton:

We are experiencing the lowest interest rates that we have ever seen in the commercial paper market. Paper is being sold as low as 2¼%, with maturities into the late summer. We would be glad to handle any part of One Million Dollars at 2¼%, plus ¼% brokerage.

The boy, who in December, 1878, trembling asked a loan of fifty dollars from a bank president in Boston, was justified—was he not—in a feeling of gratitude that the time had come when careful brokerage houses would write us as above. Perhaps it should be added that conditions were such we did not think it prudent to accept either offer.

SUED FOR $100,000.00

In March, 1911, I was sued—damages of $100,000.00 being demanded. The Reiner Mining Company asserted it was necessary for them to abandon attempts to do business in Minneapolis because of the following two-column utterance. The judge dismissed the suit, but it cost me $2,500.00 for attorney fees, etc. I did not feel unhappy, for the fun was worth all it cost. The announcement was:

Men of Minneapolis

I have no special investment to call your attention to, therefore I have no personal ax to grind. I simply want to say a few words about our own city and state.

This morning I received a long letter telling about a wonderful Gold Mine and the great opportunity that is to be given certain citizens of this city who can get in on a peculiarly favorable basis. The communication is signed by a reputable citizen who undoubtedly believes all he says. All that is said about that particular venture may be absolutely true. I neither know nor care, but this I do know, that there is no Gold Mine or any other form of investment anywhere in this world that is more certain of paying large dividends than many investments that can be found right here in our own State of Minnesota.

Why go to California or Florida, Alaska or Mexico, Canada or Bermuda, when all around us lie acres of virgin soil anxious to produce great harvests of all kinds of crops, with the very best of markets near by?

Why hunt for uncertain mines, or possible oil wells, or doubtful fisheries, or even better safe investments in every other remote neighborhood when here in Minneapolis are manufacturing plants started in a small way, proving their value, that will eagerly use your surplus capital and pay you well for same?

Why not start a corporation right here that will "stand by" our home industries and strengthen many an honest man in an earnest effort to build up our city and state?

No better, safer investments can be found than choice real estate in Minneapolis, or Minnesota, judiciously handled—time will greatly enhance values, besides the dividends you can get as you go along.

If the men of Minneapolis would get busy in a determined effort to develop the undeveloped resources of our own state this city would grow in a way that would amaze those who can see nothing except it be somewhere else. I know it has been said I was too optimistic, but my judgment now is, I have not been optimistic enough. The growth of Minneapolis is coming faster than I had anticipated and I regret I did not take on more real estate.

Men — —

Study the situation from every conceivable angle.

Get a vision of the tremendous possibilities of Minnesota.

Get a vision of the certain future of Minneapolis—then all of us study how we can help make possible in our day that which is *going to be* some day.

I am only one of you, but I will try to do my part and expect to find genuine pleasure in actively so doing.

Quit sending your money everywhere else. Invest it near by where you can see how it is handled—yes, where you can add your advice and energy, which may be of greater value even than the cash.

Let it be Minneapolis or Minnesota first, last and all the time.

GEO. D. DAYTON

It caused lots of talk in Chicago and elsewhere, as well as in Minneapolis.

St. Paul, April 9, 1918

Dear Mr. Dayton:

We are placing you on our list to receive the Sunday Pioneer Press regularly at home.

The Dispatch Printing Company
A. J. McFaul, Advertising Director

April 10, 1918

Mr. A. J. McFaul
Dear Sir:

Your letter of April 9th received, and I thank you for the kindly thought on your part.

Permit me, however, to say that it has always been a rule of my business life not to accept gratuities from any one with whom I might have business relations; therefore, please excuse me for asking you to cancel the arrangements you made in regard to sending me the Pioneer Press.

I hope you will not interpret the above unkindly, but believe with me that it is one of the habits of my life which I think best not to change. Thank you, however, for the kindly expression.

George D. Dayton

April 11, 1918

Dear Sir:

In deference to your letter of April 10th, we are cancelling the arrangement to send the Sunday Pioneer Press to your home. Possibly we did not make it clear in our first letter that we were mailing our paper through no desire to obtain Sunday publicity, as we know that it is your rule never to advertise on Sunday—and we respect your stand in that matter. We merely wished to advertise our own journalistic merchandise.

It would be quite impossible to take exception to your courteous letter of April 10th, and we, therefore, are cancelling the arrangement.

We sincerely hope that we have not offended you, as that was far from our intention.

A. J. McFaul

TEACHERS

How can any man express his appreciation of the teachers who in the days of his childhood and youth sought to encourage, stimulate and direct him in his search for knowledge? Their patience, faithfulness, tact, continuity of purpose command my gratitude and respect. Certainly, I have only the kindest regard for Mrs. Leland, Miss Eells, Charles D. Vail, Sara Hancock and others who tried so earnestly to help me—and who so deeply impressed me.

But the teacher who actually molded me the most, and to whom I am under the deepest and greatest obligations, was my sister, Mrs. Josephine Dayton Easter. She was seventeen years my senior; possessed a peculiarly alert mind; had a vivacious personality; had made a fine record as a student and had the opportunity of intimate association with many refined, cultured, intellectual people who assisted her into the development of a charming womanhood.

She was brilliant; possessed a wide vocabulary of choice English; was broadminded, but never lowered her ideals for a moment. She became a fascinating platform speaker, never descending to amuse, but always seeking to elevate her audiences. The purity of her diction, the clearness of presentation, the logic of her arguments, the sweetness of her tones, the simplicity of her personality, held audiences spellbound as she unfolded her ideas.

In the home she early guided my reading—suggesting it, explaining it, conversing about it, adding to it something of her own understanding of it.

But it was particularly the school year of 1869-70, when I was in the Seminary of which she was preceptress, that she helped me in ways that have benefited all my after life. She was my teacher in "Rhetoric" and "Physiology." Undoubtedly her instruction in the latter subject helped me to physical ideas that tended to prolong life. But she excelled in "Rhetoric" for she loved to train us in brevity, clarity, terseness, conciseness. She would have us select pages of fine literature and study them to see how we could express the thoughts in fewer words; or make more clear the meaning; or be more concise in the utterance.

She inspired me to love good English, to loathe slang, and to seek to keep my mind occupied with thoughts that could broaden. She taught me to avoid inferior reading and concentrate on a better type of literature. My school days ended three months after I was sixteen years old, but I think I can truly say I have been a student all my life—ever ready to receive instruction from any source and seeking to assimilate knowledge all along the pathway of life.

PASTORS

I wish every one under twenty-one years of age could have such pastors as I did. Love is founded on respect. I respected A. A. Wood and Henry A. Nelson—my respect grew into warm love.

One Sunday Dr. Wood preached for those whose religious life was not all they had hoped for—who had grown cold spiritually. He urged them to cling to the "externals"; to be faithful in church attendance; to enter heartily into church activities; to be persistently regular in reading the Bible and especially faithful in their private devotions. If they thus clung to the "externals" of worship the heart would become "warmer" and they would realize a "closer walk with God." That sermon has helped me in the over sixty years since it was preached, for often I have found his prediction verified.

One day, after he ceased to be my pastor, Dr. Wood called at father's home. Emma had come to visit my father and mother at their request. Dr. Wood sensed the possible relation, and Emma and I in later years recalled his prayer that there "may be many happy years before either, alone, shall look back on the life together."

Dr. Nelson had a habit of removing his glasses when some thought suddenly came to him in preaching. It often seemed superior to the written address, hence the comment by the boys, "When Dr. Nelson takes off his glasses, prepare to listen." He was an intellectual giant when an occasion such as the assassination of Lincoln, or the return of the Old Synod of Missouri to the General Assembly in 1874 stirred him to extemporaneous utterances.

How often I was thrilled by, "George, I plan to take a walk at six o'clock tomorrow morning. Will you join me?" —or "I will be glad to have you walk with me at nine o'clock tonight"; or "I am to preach at Romulus (or somewhere else) next Tuesday evening and will enjoy your company"; or at noon he would appear at the office door to walk home with me. Is it strange that, when I received an advance in salary without asking it, I went at once to my pastor thinking he would be interested in knowing it? Is it strange that more boys in his church went out into the ministry than from any church I know of, in proportion to size?

Elsewhere additional reference is made to Dr. Nelson, and a letter from him appears.

My first pastor in Minnesota, Rev. J. C. Robinson, is quoted elsewhere—a Christian gentleman—his wife a cultured lady.

And others I could refer to very appreciatively.

PASTOR WILSON AULL

June 2, 1904

My dear Mr. Dayton:

I did not intend to write any letters today, and brought no writing utensils, but I could not bear to leave Minnesota without telling you what a good friend you have been to me and my family; without letting you know how highly I appreciate the many thoughtful acts of kindness you have done, some great and some small, but greatly needing to be done; things no one else thought of.

Your keenness of sight, your unusual executive and administrative ability, your ready and universal sympathy with the suffering, the distressed and down-trodden, and your making the Kingdom of God first in your individual, business, home and social life, command my respect.

Another trait which I have observed is the constancy of your clinging to any one to whom you once give your friendship; it knows no end nor abatement. This fidelity, this stability of character, which I have experienced in your relation to myself, and which I have observed in your relation to others and to the church of your Redeemer, I admire intensely, and consider one of the highest elements of human character.

And my regard for Mrs. Dayton is equally strong. Each has a large and warm place in my heart.

These are a few of the things which were in my mind when I stopped to tell you good-bye last evening, but they were so many, and the time so short that I said nothing. This accursed reserve which comes over me, I must overcome by the grace of our blessed Lord.

I could not leave Minnesota without a farewell word to one of the best friends I have in the state or in the world. I hope you will overlook the blundering way in which I have attempted to express my feelings, now at this moment so deeply roused.

My sadness at parting, however, is alleviated by the hope of seeing you at least occasionally, as we hope to return now and then for a visit to our friends in Minnesota.

WILSON AULL

REV. WILLIAM S. NELSON, D.D.

Will Nelson was the son of my pastor in Geneva. All our family had a deep love and profound respect for the faithful pastor, and naturally took a kindly interest in all the family. In his book, "Silver Chimes in Syria," Will makes the following statement. In March, 1888,

"When I was a senior in the seminary and had already made my application to the Foreign Board, I received a letter from Mr. George D. Dayton of Minnesota. He was the son of an elder in my father's old church in Geneva, only a few years older than I, but already a prosperous business man whose generosity in the Lord's work was becoming well known. He urged upon me the need and opportunity in the home mission field of the growing northwest. I answered him, explaining as fully as I could, the reasons that had led me to decide that my life should be devoted to another field, realizing that my answer would be a disappointment to him and might cause some weakening of the ties of friendship already strong between us.

"The next that I heard of the subject was that Mr. Dayton had written to the Foreign Board, assuming our support as the personal representatives of his family in the foreign field. Thus, instead of weakening our friendship, my choice was the beginning of a closer and warmer relation than ever. It has always been recognized as a family matter, and I shall never forget the comfort and strength that came to us in one of the early years through a letter from Mr. Dayton. It was written on Sunday afternoon, and contained words to this effect: 'Today was the time appointed for the annual offering for foreign missions in our church. Before going to church I gathered the family together and talked to the children about you as our representatives in Syria. Then we united in prayer at the family altar for God's blessing on you. At church I placed in the collection my check for the amount I have pledged to the Board for your support.' Through letters and visits in the home when on furlough, this delightful relation has grown more and more precious as the years have passed, and it has been a pleasure to acknowledge that we come from Private Funds, which, we are sure, is situated in the State of Felicity, in the United States of Brotherly Love."

I wrote him May 24, 1914:

"It is 10 P. M. Sunday and I ought to retire for a busy week is ahead of me.

"But first I want to thank you for a copy of 'Silver Chimes in Syria' which has come to me, I imagine, at your request. It came last week and I have just finished reading it through. I was interested in all its pages and feel now I know more about your life and work than ever before. Had you submitted the manuscript to me before publication I would doubtless have drawn a line thru the personal references to G. D. D.

"I am reminded of the quaint remark of Dr. Cyrus Northrop who had been introduced by a young man who had overdone by heaping on the adjectives—Dr. Northrop stood up, looked around with a twinkle in his eye, and quietly said, 'If you can stand it I guess I can.'

"Twenty-five years gone—and almost the 26th. I do not know how long you and I shall be in 'partnership' as your father expressed it, but if I go first I expect my children will go right on doing just as has been done.

"I regret using the 'I' and 'you' as I have—you and I couple our wives with us in all good things and sometimes forget to say 'we.' You know how Mrs. Dayton joins in all the good works and sometimes gets so far ahead of me it is difficult for me to catch up. We often pray for you and Mrs. Nelson and trust you will both be spared many years to be a blessing to the people to whom you have both given your lives, your selves.

"May God more and more make your message His message as He prepares receptive hearts to hear it, and give you both the joy of seeing souls won for the Master!

"Surely crowns of life will be yours in the great hereafter."

It is rather remarkable that after forty-five years of "partnership" both Will and I still live, though each mourns the loss of the wife—what splendid women they were!

Arrangements have been made so that the Dayton Foundation will continue to Will a definite income per year so long as he lives.

BOARD OF FOREIGN MISSIONS

December 5, 1929

"You and Mrs. Dayton have now supported Dr. Nelson through forty-two years of missionary service. This is a unique privilege that you and he have had of working together in this way. I doubt if there is another case like it."

Russell Carter, *Associate Treasurer*

BOARD OF FOREIGN MISSIONS

December 21, 1929

"At the last meeting of our Board of Foreign Missions special mention was made of the extraordinary service which you have rendered to the Board and to the Church and to the Syria Mission by your generous support of the Rev W. S. Nelson, D. D., during forty-two years of service. The Board did me the honor of requesting that I should send a message of deep appreciation to you and to Mrs. Dayton in recognition of your long continued and practical interest in the work of Dr. Nelson as well as in the other work of our Board."

Charles R. Erdman

ADDRESS OF WELCOME FOR BISHOP MAGEE, OCTOBER 19, 1932 AT HENNEPIN M. E. CHURCH

I feel very much at home in Methodist circles for my mother was a Methodist, and I used often when a small boy to go with her to Methodist class meetings on Sunday morning and to Methodist prayer meetings during the week. How those Methodists did sing! They enjoyed their religion, and sang it from full souls and with vigorous lungs. And they prayed as if they expected answers to their prayers. Oh! I wish I could again before I go hence get into such an atmosphere of prayer.

I have said mother was a Methodist. My father was a Presbyterian. The daughters went with mother, and became Methodists; the sons went with father, and became Presbyterians. My mother's father was a Methodist minister sent in 1809 by Bishop Asbury to shepherd "The Mission" which extended from Central Pennsylvania to Lake Ontario; and from Auburn, New York, to Buffalo, including the western half of New York State and the northern half of western Pennsylvania.

Mother's father, brother and three brothers-in-law were Methodist ministers. Both of my sons married Methodist girls; and one of my daughters married a Methodist minister.

In Geneva, New York, the Presbyterian mid-week meeting closed half an hour earlier than the Methodist, and Father would run over to the Methodist meeting for that period there and come home with mother. When it was communion Sunday in the Methodist Church, father went with mother; when it was communion Sunday in the Presbyterian Church, mother went with father. When we had one pastor and his wife to a meal—the other pastor and his wife were there, also. Some one once asked mother why she didn't go into the Presbyterian Church when she was married. She replied, "I was not asked to." When the inquiry was put up to father why he had not asked her, he replied, "I had too much respect for her Methodist ancestry and environment." Thus I grew up in the atmosphere of perfect harmony between the denominations.

I have spoken thus freely and intimately because I desire to emphasize the harmonious and fraternal relations which ought to exist between these denominations—and between all denominations of Christians, sons and daughters of one common Father.

One of my early recollections is listening to Bishop Simpson lecture about sixty-five years ago, and I can tell you at this late date an illustration he used which I have never forgotten. Tall, erect, slim, he was a fine figure on the platform—and an orator. He differed from Henry Ward Beecher, in that Beecher was more emotional, sentimental, dramatic; while Simpson was logical, profound, argumentative. Matthew Simpson, intimate personal friend whose counsel President Lincoln often sought, was your greatest American Bishop in the estimation of many—although some would ascribe to Bishop Asbury that high honor.

A few years later Jesse T. Peck was indelibly impressed on my memory by the following incident. Bishop Peck was large, quite portly, and from the high pedestal of assumption was accustomed rather to look down on his audiences as he proceeded to instruct them with an air of superiority. Some one thought it his duty to suggest to the Bishop his manner smacked of egotism and that he might be more helpful if more considerate and fraternal. The good Bishop, rising to his full height, exploded with, "It isn't egotism. It is consciousness of power." And he was powerful mentally and spiritually, as well as physically.

Later two brothers became Bishops, the Havens. One of them was Chancellor of Syracuse University before he became Bishop. While Chancellor, his daughter married a classmate, and together they consecrated their lives as missionaries to Japan; and Gideon Draper, the Third, with his wife for now fifty-two years have been living the Christian life as foreign missionaries of the Methodist Church.

In more recent years the two Bishops who have come most intimately into my life have been Bishops Welch and Birney. How I respect, admire, love those men—Christian heroes; martyrs in a sense, as separated from America they have lived and toiled in foreign lands. And dear Bishop Birney literally burned up his vitality as he flamed with consecration, Christian zeal and devotion in his efforts to extend the cause of the Master he loved and served.

Bishop Magee, I know nothing of your ancestry, and almost nothing of your history. I hope you are a man of God. Only so can you be of much value to this area—for the great need of Minneapolis is religion. If you can lead us to a closer walk with God, to a truer living of the Christian life, to a sincere consecration of all our powers of body, mind and soul to the triune God—then, and only then, will your coming be a real benediction to this area.

The world needs God—needs, sorely needs, the spirit of Jesus Christ manifest in all that concerns individual, national, international relations. With that dominant, how our troubles would fade away, our problems be solved, and our animosities become permeated with fraternity.

As spokesman for the Presbyterian Churches of this city, I bid you welcome—and we ask for God's richest blessings upon you in the closet and in all your activities.

May the mantle of the Wesleys descend upon you and the Holy Spirit dominate you as He did them, making you influential for righteousness and holy living. So will your life more powerfully than your lips count for true nobility of all that which is really worth while.

FIFTY YEARS IN BUSINESS

July 18, 1923

Dear Ones:

I had asked seven or eight of our people to join me at lunch at 12:15 today with a view to going after that to study an historical room. When I went down for the luncheon, I found a change of plans led me into a different room where were a group of our people who had transformed the occasion into a recognition of the completion of fifty years of business life in the world for the writer. They had telephoned for Wife to come down, and fortunately, she was available so that she could be with us.

After the luncheon, announcement was made of the purpose and several persons made some very interesting and kind remarks. I wish I could transfer all that was said to paper because I know you would enjoy it immensely. They then called on Draper, who ran over some of the history of the fifty years very briefly for them, and then the writer was asked to say what might occur to him. Not having known anything of the plan until after the luncheon I, of course, had to say what came to my mind first, and rambled around over the fifty years until before I knew it thirty minutes had passed. I think I could have kept on talking all the afternoon about the various matters that came to my memory, had I felt it proper for me so to do.

I was led to say that out of the whole fifty years the thing which came to me was the value of friendships. Many of my friends of the early days have gone—in fact, most of them now, but all along the years new friends have developed, and I still felt that I was among friends and would continue to be while life may last.

It was a very pleasant, agreeable hour, and I am thankful to have the memory of it for the years that are to come.

FATHER

STREET CAR STRIKE AVOIDED

It was a great satisfaction to very many in August, 1920, that the differences between the Street Car Company and its employees were adjusted amicably. The following indicates the details:

To the Editor of The Journal:

Before we get any further from the recent settlement of the street car question, emphasis should be laid on the splendid self-control of the street car employees during the discussion and adjustment of the many problems involved.

It was asking a good deal when the Mayor's committee suggested that the street car employees submit all their questions to a board of arbitration and bind themselves in advance to abide by the decision of said board of arbitration. They did not know who would be on that board, they did not know how their desires would be treated, they could not guess what the results would be, and there could be no assurance given them except that the committee would seek to have fairness shown them.

It was a severe test of their manhood and of their faith in the citizenship of Minneapolis. They met the test. They kept the cars running and through all the long weeks of discussion and argument, the street car employees were faithful in the discharge of their duty.

When the arbitration board decided and gave the employees somewhat less than they had hoped for, the decision was accepted by the men and there was not a single intimation from the men of doing anything else than they had agreed to in advance, abide by the results.

Every citizen of Minneapolis has reason to be proud of these men, of their good judgment, of their patience, of their loyalty to duty. And nearly every citizen is glad they got the increase of wages and the easier hours.

GEORGE D. DAYTON

August 18, 1920

My dear Mr. Dayton:

I noted with a good deal of interest your letter published in last night's Journal, together with the editorial comment.

You have absolutely covered the ground, but it seems to me that it is of sufficient interest to all of our men to be brought directly to their attention. For this reason I am arranging to have posted on all station bulletin boards your letter and the editorial, together with a note from myself, calling the men's attention to it.

I particularly appreciate your letter coming at such an opportune time, as it may have some influence on the position of our men in Saint Paul.

Horace Lowry, President
MINNEAPOLIS STREET RAILWAY COMPANY

July 6, 1923

Mr. H. V. Jones

Minneapolis Journal:

In looking over some letters this afternoon I have just come across my copy of a letter to you written September 1, 1908. I think you will be interested in reading it again as it connects up with the talk you and I had recently. Don't let your strength grow any less as the years go by, but keep at it with all the vigor possible until some day you simply have to quit. Below is the copy of the letter:

"I wish to bid you a hearty 'God Speed' in your new venture. It is no easy task to take a paper such as the Journal, and keep it at the high water mark it has been, but in your hands I expect it will be a success in every sense of the word —and I am more anxious that it should be a success along the lines of character building for the Northwest than simply along financial lines.

"You have come into a great inheritance—and a tremendous responsibility. You will be wielders of public opinion, and it is for you to see that your herculean blows shall always be on the side of right.

"I shall take pleasure in watching your future, expecting that you will give us opportunities for commending your action repeatedly."

George D. Dayton

July 7, 1923

Mr. George D. Dayton
The Dayton Company:

I was really touched by your letter received this morning. It recalled to me the letter you quote, which I remember very well, also the impression it made on me at the time it was received. I don't know whether I have in any way measured up to your suggestions in that letter. I can only say I have tried to establish some standards and to avoid working solely for commercial end.

Your suggestion that I remain in charge here gave me renewed courage because it brought to my mind the possible fact that I should see the thing through. I have at least settled down on that theory, even though it involves a good deal of hard work the coming ten years, if I am permitted to be here that long.

I thank you for this letter, I appreciate the support you have given me all through the years and I have interpreted it, not as any compliment to me, but as the belief on your part that we were succeeding in sending our paper into the homes of this city. That gave me more courage than I can tell you. I have also valued your criticism or suggestions because I knew you were making them for my good.

With fullest appreciation of the kindness you have always shown me, I remain

H. V. Jones

KAISER CRAZY

September 8, 1917

Mr. H. V. Jones:

I am enclosing three clippings, because I believe it important that the Press should emphasize the fact that the Kaiser is crazy.

You will remember that twenty-five years ago, more or less, there was much talk in the magazines as to the peculiarities, eccentricities and idiosyncrasies of the young man. No one wanted then to say that he was crazy, but underneath the lines was the thought that his mind was abnormal. People discussing it quietly remarked to each other that it was dangerous for a young man so evidently insane ever to come to the throne.

You know that insane people are wonderfully sane along certain lines—when one who is insane becomes obsessed with the idea that he has a mission, he can so expound the thought as to make you believe he is absolutely clear-headed with a remarkably intelligent brain, capable of working out certain ideas to successful conclusions. Some of the most insane people I have known in asylums, have been peculiarly sane in their methods for working out what they dream to be their mission.

It is peculiarly dangerous to the world to have an insane ruler at the head of Germany, who by his abnormal mind, is leading the world on to destruction that in its totality is too stupendous for us to measure.

If the German people could really grasp the idea that he is crazy—if the Press of America would emphasize that thought—would it not hasten the time when he shall be deposed?

George D. Dayton

September 10, 1917

Dear Mr. Dayton:

We are preparing an article that will carry with it historical facts regarding the accession of William to the throne. I think something definite is better than a mere assertion; and unless I am mistaken, the historical facts prove one of two things—that William is insane or that he has the insanity of genius, which is equally as bad when on wrong lines. I regard William as Satan in the flesh. In other words, he represents autocracy in person. The king of Spain is a king, but not an autocrat in the sense that William is.

H. V. Jones

GLORIA VICTIS

Aboard Train, April 8, 1924

Dear Niece Dorothy:

I have done it—read the "Autobiography" by Dr. Trudeau, and finished it. You gave it to us at Christmas and I intended to read it while in California, but simply did not. So I put it in my bag to read yesterday and today on the train. I can understand why you are interested in it—why you enjoy it. The professional side of your life leads you out in such directions as he went, relieving sufferers, studying how to help them—and I enjoyed the story of his efforts, and the results achieved.

Page 275 brought the heart throbs. But when my eye fell on the illustration opposite page 318 my heart gave a great jump, for I love "Gloria Victis." Did I not give you years ago a copy of "Glory of the Conquered"? I wonder if it captivated you as it did me, especially that wonderful toast at the dinner shortly before the Dr. was to go blind. That book was and has been a blessing to me—and the photograph of "Gloria Victis" I somehow secured has hung on the walls of my office to inspire and stimulate me. You will understand why pages 319, 320 and 321 of Trudeau's "Autobiography" therefore had a world of meaning and pathos for me. How powerfully speak those two verses at the foot of page 319! My life has been full of struggles—mostly unknown to the world and little cared about by anyone. Why it has been such a hard life I do not know—and little care now if only I can complete it so as some day to hear from the King, "Well done, good and faithful one." I have tried—God knows I have tried—and "Gloria Victis" and "Glory of the Conquered" and the words under Cassatt's statue in the Pennsylvania depot in New York City, "Whose foresight, courage and ability achieved the entrance of the Pennsylvania Railroad system into New York City," and the achievements of others have fired my ambition and courage along the way.

Thank you again for the "Autobiography."

Uncle George

The original of "Gloria Victis" was prepared by the sculptor Mercie, who died in 1918. It stands in the hotel de Ville, Paris. Mercie created it in 1871 after Germany had crushed France. It represents a gladiator just after he has received a death blow. While falling he maintains a stubborn grip on his broken sword and the figure of Victory, with outstretched wings, swoops down and carries him aloft in her arms. The revealing of the unconquerable will is the glory of it.

Knowing my love for the photograph of it, Wife in 1925 had made in Paris a copy in bronze and presented it to me.

TELEGRAM

Minneapolis, October 27, 1928

Rev. F. M. Weston

First Presbyterian Church

Geneva, New York

Reuben Archer Torrey died yesterday at Asheville, North Carolina. Archie, we boys called him. His family sat just behind pew forty-four when Doctor Wood was pastor. As preacher of righteousness, as evangelist of world-wide reputation, as manly man and Christian Archie reflected credit on First Presbyterian Church.

George D. Dayton

Geneva, N. Y., October 30, 1928

Mr. George D. Dayton
Minneapolis, Minnesota

Thank you heartily for sending word of Dr. Torrey's death. I read it to the congregation Sunday morning, and am very grateful to have had it with your splendid tribute to the man.

Frank M. Weston, *Pastor*

Grove Park Inn, Asheville, N. C., March 11, 1920

Dear Sons:

I do not know that Draper showed Nelson the letter I recently wrote about the law of self-protection. Quite likely it did not impress him sufficiently to think about it. If not, please hunt it up and read it—after reading that read the enclosed editorial and note very carefully what is said about the "rule of reason," a new phrase to me.

Then note the reference to another unwritten law, that of "public interest."

Now then, pause to contemplate how a shrewd, keen, clear-headed legal luminary could weave together the

Law of Self-Protection
Rule of Reason
Public Interest

and by the strength of his argument (permeated and penetrated by the human features) smash such interpretations of the Lever Act as would penalize and financially bankrupt most of the stores of the U. S.

I believe the Supreme Court would recognize the clear presentation of the above and decide against the Lever Act attack upon wise merchandising.

Suppose you take these letters and this editorial to the next meeting of the Retail Research Association and get the consensus of their views.

Father

June 27, 1930

Mr. E. W. Decker
Northwestern National Bank

My dear Mr. Decker:

Wednesday you said one should consider three things in making investments:

What are the assets?
What are the earnings?
What are the prospects?

I suggest you add to those a fourth condition, "What is the Management," because management determines very largely both as to earnings and prospects.

George D. Dayton

THE NORTHWESTERN NATIONAL BANK

June 28, 1930

Dear Mr. Dayton:

Thank you very much for your letter of the 27th; you are quite right that the management is very important to the success of any business, no matter how valuable other features are. I should have mentioned this matter, but perhaps I was too modest, and some one else should have done so. In fact, I remember that you mentioned your confidence in the management in your very fine talk, all of which we appreciated.

E. W. Decker

FEMALE EDUCATION

July 1, 1914, in a commencement talk the following was said:

In 1905 my sister wrote me that the class of which she was a member was to celebrate its fiftieth anniversary in Lima, N. Y., at Genesee Seminary. I wrote her, urging her to go, and telling her that if she would go I would come east and go with her. I had always wanted to go to Lima but never had done so. My father and mother had lived there, and two of my brothers are buried there, having died before I was born. So I went east and we drove over from Clifton Springs to Lima, through a beautiful section of country in Central

New York, and attended that commencement. There I learned a few facts which interested me very much. The seminary was started in 1832—my mother was a student there, in 1834-35.

The particular fact that I want to bring out tonight is this: In the year 1853 Mary Nash graduated at that college and the president of the college declined to present her with a diploma because she was a woman. The year following, 1854, sixty years ago—Dr. Taft, who had been the president, having retired, his successor conferred on her the diploma, but it was not thought proper for her to go to the platform to receive the diploma with the young men, so she sat on the floor in front of the platform, and the diploma was passed down to her —and that is only sixty years ago.

Thinking of it in connection with the three young men and forty-four young women graduates here tonight, I looked up a little bit and found that up to 1800 most towns in New England had not made the slightest provision for the education of girls. Charles Francis Adams, whom many of you will recognize as a reliable historian, says, "The cultivation of the female mind was regarded with utter indifference." It is pretty difficult for some of us to realize this. It takes a little time to grasp the meaning of these words. Eight years before, in 1792, in one town in Massachusetts, provision was made for teaching the girls after the boys were dismissed, an hour and a half every day—not while the boys were in school; not the same number of hours that the boys were taught; but after the boys had been dismissed, they made provision for teaching girls an hour and a half every day. But after a trial it was decided not to teach females again. Up to 1828 girls did not go to the public schools of Rhode Island. That, you see, is only eighty-six years ago, and it is said that a large number of the wills made by women in those days were signed by a cross because so many of them did not know how to write their names. In 1817, three years less than a hundred years ago, the wife of President Monroe wrote that female education went "no farther than writing, arithmetic, music and dancing." It is a matter of history that has attracted a good deal of attention that in the year 1780 a class of girls parsed in Philadelphia.

Coming down to 1819, Emma Willard asked the legislature of New York to endow an institution to teach girls, and to New York belongs the honor of making the first appropriation of public funds for the higher education of women. I am glad that I come from New York. Miss Emma Willard, in that same year, 1819, started Troy Female Seminary and began to teach higher mathematics to girls—and that you notice is ninety-five years ago. We have with us tonight a namesake of Emma Willard, and I am glad that Emma Willard Chadwick decided to become Emma Willard Dayton. I have seen and read the letter which Emma Willard wrote to the father of Emma Willard Chadwick, expressing the hope that Emma Willard's namesake would live long and be useful, but she did not know how much of a burden this little namesake would undertake when she took up the education of the man that she was to look after for the remainder of her life.

Three years after this Katherine Beecher opened Hartford Seminary in 1822, and fifteen years later, in 1837, Mary Lyon started Mt. Holyoke Seminary, of which a great many of you have heard. These facts are wonderfully interesting to me, and I think they will be to you because some of us don't realize the wonderful change which has taken place within a century. In 1869 in Massachusetts, a college was opened to girls for the first time; and Vassar College, of which we talk and think as an old institution, was opened in 1865; Smith College in 1868 and Wellesley in 1875, and Bryn Mawr in 1885; so you see that it is within the lifetime of some of us here that most of these institutions for the higher education of women have been opened.

Now we come to this institution and find that of these graduates, forty-four are young women. It is a wonderful change compared with what was a century ago, and today we are looking to our young women for wonderful progress and all that goes to develop character and to make life worth living in every sense of the word.

I cannot tell you, young friends, how glad I am to be with you on this evening of your graduation. I am glad you had the opportunities that came to you during these years; I am thankful that you have made as good use of them as you have, and I hope it will simply be laying the foundation and that you will go on in years to come, growing in all that goes to make true womanhood and true manhood, and that as the years pass you will gain not simply added information, but increasing pleasure from the knowledge that you are doing your best, and that you will become increasingly helpful so that in the world you may exert an influence which will uplift humanity and make the world happier and better.

God bless you in all of the years that are before you.

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My sister sent me, as a matter of information after the above, the following:

"The Woman's Medical College of Pennsylvania in Philadelphia was the first institution established to give medical education to women. Miss Clara A. Swain of Castile, N. Y., graduated from the college in 1869 and was sent by the Woman's Foreign Missionary Society of the Methodist Church, the first woman graduate of medicine, to the Continent of Asia. She sailed November 3, 1869."

MACALESTER COLLEGE

September, 1921

A campaign in which we started out to raise $750,000, and secured $910,000

For the first time in its history Macalester College is making a general appeal for funds to increase its endowment. When the college started only a handful joined in giving the splendid campus of forty acres; as the buildings, one after another, have been erected, they have been paid for by small numbers of earnest men and women. When the $300,000.00 was raised for endowment in 1910 and the $260,000.00 additional in 1914, only a few contributed the funds.

Outside of the trustees there is hardly a man or woman in this audience who has given either for the buildings or for the endowment of Macalester. This is the first opportunity most of you ever had to give of your funds for strengthening and endowing that institution.

Are you justified in giving now?

Let me answer that question by saying that no body of men are more thorough, more critical, more painstaking in their investigation of the work being done by colleges, and the future possibilities of colleges than are the trustees of the Rockefeller Foundation. When some of us recently called on them and told them Macalester needed $750,000.00 to add to its endowment, they promised us $150,000.00 of it because they knew our trustees, knew some of the faculty, and knew the work that the college has done. They were enthusiastic in their support and hearty in their commendation.

The appeal comes to you now for a Christian college where Christian ethics are taught, where Christian principles are inculcated, where a Christian environment is maintained, where Christian character is developed, where the boys and girls are encouraged and assisted in cultivating the Christian graces. Yes! A college that has for its foundation the Bible itself—a college where the Bible is believed from cover to cover and no apologies are deemed necessary for that fulness of belief.

You, who love to trace your lineage back to the Huguenots; you, who prize Mother Scotland and the memory of John Knox; or who claim Martin Luther as a fellow-countryman; you, who learned to lisp the name of God, the Father, and

Jesus Christ, the Saviour, at a mother's knee, and long for your children to be staunch in the faith of their ancestors—to you, be it known that Macalester College stands four-square to the world in its belief in the old-time religion that has stood the test of the centuries.

Listen to some of the questions that were put to one when recently inaugurated president of Macalester College, and see if you find in them the true ring of a Gospel as old as Calvary, as far-reaching as the Atonement, and as inclusive as God's plan of redemption.

(Then I read questions asked by the president of the board of trustees.)

Of the five hundred and six alumni, up to 1921, eighty-nine are ministers and twenty-two missionaries, a little over one out of every five being either a minister or a missionary. Over 160 are teachers, nearly one-third of all the graduates. Thus you see more than one-half of the graduates are ministers, missionaries, and teachers. Who can measure the importance of a Christian education that inspires our youth to such consecration of their powers?

But what seems to some of us almost as important is the training that sends many of the girl graduates out to found Christian homes. What does it mean to the boys and girls of Minnesota to be born in a Christian home, nursed by a Christian mother, trained in a Christian atmosphere and sent out into the world to be future citizens with intelligent minds and the inheritance of a Christian faith?

You, who today rejoice in your enlightened surroundings, will you not through your gifts to Macalester College pass on to the generations that follow you some of the blessings that have crowned your lives and enriched your homes?

The trustees have decided that $750,000.00 is the very least amount that will meet the present needs—and all this $750,000.00 is to be added to the endowment, the Rockefeller Foundation insisting on that as a condition for their gift of $150,000.00. This will make us an endowment of $1,300,000.00, and insure the future usefulness of the college on a larger scale than thus far.

In addition to this $750,000.00, we need a chapel, a gym, library, president's house and other buildings. We hope some one seeing the great opportunity for strengthening the institution, some one with a vision as to its boundless opportunities for usefulness, will add to the equipment by erecting one or more such buildings. What a chance for some one to make money work for the saving of souls and for the development of boys and girls into men and women, who will render powerful consecrated, intelligent service to humanity long after you and I are gone.

How are we to secure the $750,000.00? Only as intelligent people appreciating the importance of Christian education and the necessity for enlarging the equipment, and the wisdom of paying reasonable salaries to competent educators, furnish the money. It means consecrated giving as a result of careful thinking. But what an opportunity to those who have the vision to look into the future and see the results in lives saved from degradation and influenced toward a higher citizenship, both for this life and the life to come.

The college, blessed with a fine location, a beautiful campus, a noble president, an earnest faculty, finds itself seriously cramped in its activities by lack of funds to continue its growth and comes to the Presbyterians of Minnesota for the money to enable the college to suitably care for the youth knocking at its doors. Surely the Presbyterians of Minnesota will put their prayers and their consecrated money together and combining their resources, carry the campaign through successfully.

The trustees pledge you their honor that with the utmost fidelity they will use your funds so as to produce the largest possible results in the development of character.

And now we come to you asking what share you will take in this effort that appeals to our intelligence, our Christianity, our love for our Master and our desire to see boys and girls educated where the surroundings will be inspiring and Christian.

PRESBYTERIAN FOUNDATION

Many disappointments have come in the course of my seventy-six years—one of the greatest is the failure of the Presbyterian Foundation to get started. It died "a'bornin"—the process was too long drawn out. November 30, 1927, I presented to the general council certain suggestions embodied in an eight-page folder. Several hundred copies were scattered among Presbyterians, and many wrote approving the idea, while some suggested modifications, and only one opposed—of course, some were "on the fence."

Committees were appointed — lengthy documents were drawn—technicalities were weighed—arguments "late into the night" were listened to until a good Presbyterian in St. Louis said he feared "Mr. Dayton would lose patience." It seemed to me a certain party in Philadelphia thought he saw possibilities of self-benefit and for long months endeavored to grasp trust company possibilities.

In May, 1930, it was arranged I present the idea to the general assembly, where a very kindly sentiment developed. The following letter to my family explains itself:

September 25, 1930

"Last evening will always be a pleasant memory. You will recall I wrote you last May I suggested the moderator appoint as the committee to select names for directors of Presbyterian Foundation:

"Dr. Kerr, the Moderator

"Dr. McAfee, the Retiring Moderator

"Dr. Mudge, the Stated Clerk

"It was arranged they meet last evening in Philadelphia for dinner and conference and they invited me to join them. For two hours and a half, the fellowship was charming. I had prepared four lists of names, typewritten, double-spaced. There were 135 names, alphabetically arranged, of Presbyterian men living all over the United States, suggested by different ones the last two years. This presented something tangible and we went over the lists, eliminating some, suggesting certain ones for the executive committee, others for the larger group—and adding a few. I suggested a certain New York man for president because of his high standing in the business world, and said he would naturally desire his business acquaintances to join him as directors.

"The moderator said, 'Mr. Dayton, I feel that because you conceived the idea and have fathered it now for three years, you are the one to be president,' etc. I replied, 'Let us discuss that frankly. I will be seventy-four years old at my next birthday.' He interrupted with, 'I did not dream of that and can hardly believe it.' I added. 'Most of the money will come from the East and eastern men mainly should handle the Foundation,' etc.

"Dr. Mudge said, 'How would you feel about being president for say two years, so you can give the others your vision of the future?' I replied, 'Whoever becomes president will appreciate the fact that he was chosen as the first president and that under him the Foundation took form and shape—give that pleasure to the man who can serve for a considerable number of years.' And so the three planned a date when they can call on the man I suggested.

"I wish some men outside of the Church could have witnessed the kindly comments on the names, the uniform courtesy, the refined bearing and the careful, thoughtful demeanor as the three members of the committee bent to their task. It was a reflection of the Spirit of the Christ as they sought to plan for the future upbuilding and extension of the Kingdom of God on earth. Such an evening stands out in very sharp contrast with some evenings spent quite differently.

"Well, what the outcome will be can't be told for several months. It may be a disappointment. I wish I could mention other very interesting details, but must not until we can get replies—but 'on paper' plans look fine.

"Dr. McAfee and I took a 9:00 P. M. train and I walked over from the depot to the Biltmore, so it was just after twelve when I retired."

The gentleman suggested for president received the suggestion kindly, was deeply interested in the plan and said he would invite to a luncheon some representative Presbyterian men in the East and present the idea. But all felt it wise to wait a little for improved business conditions—it was then about a year after the first "crash" in October, 1929. Business conditions rapidly grew worse during 1931 and 1932 and so many lost their all, or very large portions, that I now despair of such a Foundation being launched in my lifetime.

Had James N. Jarvie lived it might have been different. During the years he and I talked and corresponded about it, and in April I said to him, "I am counting on you to give a million dollars to the Foundation and to influence others." I cannot forget how deeply interested he was as he leaned his chin on his hand and his eyes seemed to penetrate my very soul while I unfolded plans. He said, "I am interested.

You will hear from me later." About two months later he died.

His will gave three millions to the Board of National Missions.

The Presbyterian Magazine asked Charles R. Erdman of Princeton, ex-moderator of the general assembly, to state the purposes, etc., in their issue of November, 1930. Dr. Erdman, a staunch friend of the Foundation, said in part:

"The project originated in the mind and heart of Mr. George D. Dayton of Minneapolis, one of the most prominent of our Presbyterian laymen.

"The purpose of the proposed Presbyterian Foundation is to stabilize, to strengthen and to expand the evangelistic, missionary and benevolent activities of the Presbyterian Church. To increase the resources available for the boards and agencies of the Presbyterian Church and for Christian work throughout the world.

"To make available a continuing benevolent agency, fully informed and sympathetic with all forms of Christian effort for the advancement of the Kingdom of God, and equipped to give the facts, offer advice, and execute trusts, unbiased by responsibility for any particular phase of the work;

"To provide a foundation more free to devote unrestricted gifts and legacies to the work of a particular denomination than are community trusts.

"The proposed form of incorporation is printed in the minutes of the last general assembly. It includes the following provisions: The Foundation may make use of 'charitable, benevolent, religious, missionary, educational and research activities, agencies, boards and institutions already organized or established, or which may from time to time be hereafter organized or established, but not exclusively those supported in whole or in part or officially approved by the Presbyterian Church in the United States of America and its successors by whatever name known, but this Foundation shall not have the power to administer or conduct any such activity, agency, board or institution."

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On pages 293 to 300 will be found copy of the "Suggestions for a Presbyterian Foundation" presented to the general council November 30, 1927.

DAYTON FOUNDATION

I have delayed writing about this until the very last. Somehow, I shrink from giving it any publicity, but my descendants must be told about it for upon them will rest the responsibility for carrying it on. It will live and be a potential factor for moral uplift in proportion as its trustees give it intelligent thought and careful consideration.

Quite a complete record has been kept of its inception, ideals and general conduct thus far in the official "minutes" or record —to that I refer any descendants who may be interested.

Article II of Certificate of Incorporation says, "The general purpose of the corporation is: To aid in promoting the welfare of mankind anywhere in the world, whether generally or in individual cases, or in restricted localities or communities, in such manner and by such means or agencies as the trustees of the corporation shall see fit to sanction or adopt; and, particularly, by inculcating and developing higher and nobler religious and moral standards of life, by affording opportunities for education and mental improvement in any helpful direction, by bettering the physical habits and conditions of human living, and by relieving the distress and ministering to the needs of the poor, the sick and the afflicted."

The purpose is as broad as language can express.

For the last ten years its distributions have averaged over $80,000.00 per year. Not a dollar can ever come to myself or any of my children.

The Foundation was incorporated August 27, 1918—but really it was started back in 1909 when Wife and I set apart $500,000.00 for the purposes which are now centered in the Foundation, and to which amount we added as we could through the years, believing it wiser to distribute through the Foundation rather than leave any large amount to be divided or distributed by will.

In the address entitled "Tithing and Stewardship," page 266 of this book, expression is given of our ideas, and any one interested can turn to that and read some reasons why we were led to establish the Foundation. I believe very, very many lose the joy of distribution because they do not definitely set aside a certain percentage of their income, or a definite sum, for benevolences. Many believe they give more than they do because they keep no record of their gifts. Many would be ashamed if they knew how little they are actually giving—I was, as related in that address.

The joy of distribution can be one of the chief delights of life, if one cultivates the right emotions. It is not a question of amount given, but of the spirit prompting the gift.

The address, page 259, "Success by Contribution," further reveals our ideas on benevolences, but the primary fact is that our parents instilled in our minds those ideas of benevolence and taught us by example to cultivate them.

Geneva, New York, Dec. 4, 1929

Dear Mr. Dayton:

I was greatly surprised and deeply moved this morning to receive your letter of the 29th ult., enclosing check for $3,000.00 to be expended in repairing and improving the manse.

There seems to be no limit to your generosity, but what impresses me most is the thought that you have put into your wonderful gifts. First, you found out in some way that the organ had got into a condition which made rebuilding necessary, and you and Mrs. Dayton made a gift of $5,000.00 for that purpose. Second, you realized that the enlargement of the church buildings would necessitate additional expense of maintenance, and another gift of $5,000.00 was made for the endowment fund. Now, the condition of the manse has not escaped your observation, and a splendid gift is made for that purpose.

Of course, I do not know just how the trustees will use the money, as you have left that matter largely to their discretion, but it is true that nothing has been expended on the manse, except for ordinary repairs, since it was erected about thirty years ago.

With your consent I desire to withhold the news of this gift until the next meeting of the board of trustees. It will give me a great deal of pleasure to read your letter to the members of the board then.

A. J. Hammond

Cloquet, Minn., March 19, 1928

My dear Mr. Dayton:

I am writing to express my appreciation of the thoughtfulness which prompted your two gifts, "The Meaning of Service" and "Lord, Teach Us to Pray."

I wonder, Mr. Dayton, if you know that ministers sometimes suffer from a sense of loneliness because their profession seems to shut them out of friendships that other men enjoy. Many business men assume and even tell us we are very impractical and too sensitive and yet we carry in our hearts constantly a love for them and their families and I, for one, often wonder why they cannot see that we depend upon them for the practical and that our business is to hold up the ideals of life which to do requires a sensitive soul.

Your interest in us as ministers sufficient to send these two books touches me for it is the friendship of it, that close interest which so few good Christian men seem to have.

This is the third time you have done it. The first was in 1913. I had called to talk with you about a hospital in South Dakota. You sent me away with two books under my arm and there was something about that personal interest which met a need in my life for I was discouraged. The drive of business seems to make men hard and I presume we ministers try the patience of business men who are keen for action while the very nature of our mission calls for meditation and deliberation. But we cannot get along without you men and you are too busy to do the things you want us to do. I think of David on the hillside tending the flock unhampered by business necessity and the drive of detail. There he meditates on the great soul-inspiring themes that have lifted us all closer to God. Of course, we are impractical but it is because we are out of touch with the things so familiar to the business man.

But all men cannot be Davids. The world would go cold and hungry while the Davids dreamed; but on the other hand, the everlasting grind of business would be well-nigh unbearable were there no Davids to carry men up to the presence of God.

The world needs us both, Mr. Dayton, and I surely appreciate your recognition of the fact in your act of Christian brotherliness.

Dwight D. Tallman

J. B. SCHERMERHORN

Prepared at request of officers of the N. W. National Bank.

December 27, 1929

"James B. Schermerhorn became a resident of Minneapolis only ten years ago, and director of this bank, January 11, 1921. Perhaps no other citizen has in so short a time come to be so recognized as deeply interested in everything pertaining to the best welfare of the city of his adoption. Quiet, modest, unobtrusive, not desiring or seeking publicity, he soon became known as one who was ever ready to listen to any appeal of a civic or philanthropic nature.

"Born a son of the manse, he naturally had high ideals of citizenship, of the brotherhood of man, of the privilege of service, of true and beneficent philanthropy. As his resources increased, he gave cheerfully, intelligently, systematically, and kept hoping for enlarged ability to give even more royally. He desired to know facts and conditions, but when convinced there was merit, no argument was needed, for his own heart prompted him to generosity far beyond the average. He believed 'There is that scattereth and yet increaseth'; he believed that wealth has obligations to poverty; he believed that a wise use of money is to bestow it where it will yield dividends in character; he believed it wiser to distribute as he went along through life, rather than to hoard for future generations.

"His mind was ever open to hear of aught that would benefit humanity, morally, intellectually, financially, or in any other way. Hence it was he endeavored to develop better strains of horses and cattle; more intelligent and intensive systems of agriculture; improved methods in the details of oil production; while at the same time serving on boards and committees responsible for the Art Museum, Macalester College, church extension and other educational and uplifting influences.

"A man of broad culture, of outstanding benevolence, of genuinely intelligent philanthropic instincts—a good citizen, an able business man, a choice companion has gone and our board, our city, are the poorer because he has left us. Who will arise to take his place, to carry forward his philanthropies, to see to it that because of his life and influence, the world shall be lifted to the higher levels he sought?

"Resolved, That we spread on the minutes of this bank this testimony to the life and character of our friend and fellow director, James B. Schermerhorn, and request a copy hereof be sent his family."

As drafter of the above, I moved its adoption. Mr. John Crosby seconded it, saying, "It is the first time I have heard Mr. Dayton's own philosophy of life publicly expressed."

T. B. JANNEY

Annual dinner at Janney, Semple, Hill & Company

December 31, 1924

"I have thought I would let the others tell of Mr. Janney's business relations; of the respect had for him by those in the marts of trade; of his excellent judgment; of his poise of mind, no matter how perturbed others might be; of his keen humor which occasionally pointed some unexpected remark; of his vision which penetrated surrounding clouds and caught the far away view of conditions more tranquil and encouraging; of his faith which could leap over difficulties and grasp realities others dared not hope for; of his qualities of leadership which he himself hesitated to test, but occasionally led him to take the reins and so move forward that others quietly, quickly and harmoniously followed him, sure he would blaze the trail to the desired results.

"I have often wished he would assert himself—that he would step out of his natural reserve—that he would utilize to the full his splendid powers of mind, head and heart What a leader he might have been! What a leader he really was! I question if he correctly estimated his own worth. In his great modesty did he not under-rate his powers? Had he known the wonderful hold he had on this entire community what might he not have accomplished as he led us on to achievements he and we have not reached.

"But, perhaps, in the providence of an all-wise God, it was better for the world that he live the quiet, modest, retiring, really shrinking life he did. How he did dread publicity; how he longed to keep quiet his noble deeds; how he always chose the quiet methods of approach; and how he sought to develop plans without any blast of trumpets, or heralding by the press!

"Never shall I forget one day when a small group were wrestling with a financial problem and discussing from whom funds could be secured and in what amounts—suddenly there came a recess for a few moments and Mr. Janney whispered to me so no one else could hear, 'Put me down for $10,000.00.' He would not announce it himself, but he was eager to help the movement, and did.

"What a wonderful personality he had! Who can analyze it? You could feel his presence; you were conscious a strong character was near you; you were sure help would come in some wise sentence, or discreet suggestion. And yet, for the life of you, you could not tell just why his very presence in a discussion gave you courage and filled you with confidence that before separation a way would be found to accomplish the hoped for outcome. He was a man of many parts—and we might well dwell on the elements of character that combined to make him so completely rounded out a human being.

"Why was it every one loved him? Certainly, he was the best beloved of all the men in this city after Dr. Northrop, who had a larger acquaintance because of his university connection, was gone. Was not one reason that he never sought to put self forward? Was not another reason his innate purity? Was not another reason his love of the absolute truth? Was not another reason his altruistic thought and concern for those about him? How you who knew him best could add to these reasons—but I can only speak as he impressed me, and as I read him in my contact with him.

"Many business men pride themselves on a cold exterior and cultivate, more or less consciously, rather a severe bearing, while they restrain and deprecate any tendency to the sentimental, the tender or the sympathetic. Not so with Mr. Janney. He encouraged interviews that drew out his sympathetic interest; he desired to know the difficulties encountered, the struggles overcome, the discouragements confronted as altruism led others on to achievements for the comfort, relief, uplift of needy and deserving classes of society of various types. More than once he told me he did not enjoy the giving his checks to committees to distribute; that he preferred to have the active workers come and tell him their desires, anxieties, difficulties; that he wanted to get their viewpoint; he wanted to see through their eyes the possibilities of results that would encourage effort and giving; he wanted the personal touch so he could not simply give money, but something more important, because scarcer, than money; he wanted to give his personal sympathy and friendly interest so the worker could feel his efforts were appreciated and approved as with both money and intelligent sympathy Mr. Janney sent away happy and hopeful the applicants. If there is one thing more than any other that led me to love and admire Mr. Janney, this was the quality—his deep, abiding, intense desire to personally enter the sanctuary of others' hopes, aspirations, trials, struggles and be a real elder brother as fraternally he encouraged by his counsel, real intelligent interest, and money those who came burdened and depressed. Did he not in this way exemplify his Lord and Master, who also, when He was on earth, went about doing good?

"I recall with peculiar satisfaction one occasion when, having asked and received a check for a certain cause, I thanked him, and he said, 'Why thank me? I am as much interested as you.'

"The other day I looked over some correspondence between us, thinking I might read it to you. I found it so personal I cannot expose it to the world. How it revealed the tenderness of heart, the deep emotional nature, the ability to make other people's sorrows his own, the fine qualities of the Christian who seeks to lighten the burdens of others. Oh, I wish there were more men like Mr. Janney. If there were this world would be a better world—life would be sweeter—burden bearing easier—and there would be fewer discouraged mortals.

"He was different from most men in that his splendid business qualities were softened, tempered and strengthened by his fine sympathy, inherent tenderness and ready responsiveness to appeals. He possessed enough of the feminine qualities and graces to make his masculine character richer and more lovable.

"He knew by experience the pleasure and thrill of acquisition; he enjoyed 'making money'; he took keen delight in planning so wisely for future developments that increases in material possessions would result; he was thrifty and discreet in handling funds; but he had learned the *Joy of Distribution* and he filled his cup of delight full of that joy.

"How heartily he enjoyed the wider vision that comes only to those whose benefactions reach far and wide. One night he listened to a man who voiced a vision of Westminster, enlarging its boundaries and becoming a great moral center whence should issue influences for the uplift and regeneration of large numbers. Seeking the speaker he quietly asked him to ride, and in the auto remarked, 'You were right in all you said tonight and all you visioned of Westminster ought to be realized.' How natural it was for him a little later to be the leader in securing for the church additional ground, hoping for a real forward movement therewith.

"What a multitude of precious memories he has created. The world is better because Thomas B. Janney lived the 'full life' and went about doing good—he followed in the footsteps of the Christ of Galilee and virtue went out from him as he touched humanity.

"Shall the world be any the poorer because he has gone? Does not that question come home to you with a peculiar pull and emphasis?

"Men, you ought to be sweeter, bigger, broader, more thoroughly Christian, because of your association with Thomas B. Janney. Don't let the influence of his life disappear from this house; don't let it die out in this city.

"I am reminded of a story some of us heard John Timothy Stone tell. You know college graduates enjoy occasional reunions. A group of men gathered at Yale on their fiftieth anniversary—a fine lot of manly men. There were physicians, lawyers, bankers, men from all walks of life, showing by their bearing they were men of culture and refinement, men stamped evidently by success. Then there came in one who was quite different in appearance. His trousers were baggy, his coat was not close fitting, his whiskers were shaggy and covered his shirt bosom, his very visage was marred and scarred by the conflicts of a hard life. No one recognized him. Finally some one said, 'Friend, we know you must be one of us or you would not be here, but we don't recognize you. Tell us who you are.'

"The old man opened the door and said to a young man, 'Come in, John.' A fine looking youth entered, well dressed, with a gentlemanly bearing. The grizzled old patriarch said, 'Smile on them, John,' and as John's handsome face lighted up with a beautiful smile all over the room went up shouts of 'Smiling Bill,' 'Smiling Bill.' The men recognized the father in the smile of the son and welcomed 'Smiling Bill' as a hero after fifty years' faithful preaching in a rural community way out on the frontier in Utah. And you men ought to reflect in your lives and bearing the characteristics that made T. B. Janney the lovable, modest, useful Christian man we all respected, admired and loved, and whose memory now we revere. Let him be recognized in you as you move about in your several walks of life in this city."

May 5, 1920

Dear Brother Edson:

I am thinking of May 8th when you will be sixty years old. When I reached that point John Easter wired me:

"Welcome to sixth grade."

So say I to you.

The years are passing and it will not be long before you and I will be through with this life. I wish we could have been together more, but each has been busy and the years have been packed with many experiences. Let me say it now, and not wait until perhaps I stand beside your casket, my affection for you has strengthened and deepened with the years. I believe absolutely in your integrity and respect your manhood. I rejoice in the brotherly bond that unites us and am grateful to believe you feel toward me even as I toward you.

I may go first, and suddenly without an opportunity to say all that is in my heart, therefore I feel inclined to express myself thus freely.

God bless you, dear brother, during the remaining years of your pilgrimage and crown you with the evidences of His loving-kindness.

I hope Saturday will be a pleasant day in every sense and that you may be spared to well round out the earthly life, and then Heaven be yours.

Brother George

September 10, 1931

Rev. J. M. Cleary

My dear Father Cleary:

I understand you will be eighty-two years old today, and I want to send you a word of congratulation.

The only criticism I can offer is that you and I have not come in contact as often as I wish we had. I am sure I would have enjoyed a closer association with you. The evening of life with you is calm and serene, and you are just waiting for the transition which I hope will be some time deferred because you are still a blessing to morality and your influence is always on the right side.

With very kind personal regards,

George D. Dayton

RECTORY OF THE INCARNATION

September 18, 1931

My dear Mr. Dayton:

More deeply than mere words can express, I appreciate the kindly motives that prompted you to send such a beautiful greeting on my birthday. I beg to assure you that I appreciate your great kindness very much, and shall long cherish the same with deep gratitude.

Very cordially yours,

J. M. Cleary

August 12, 1921

Rev. Thos. E. Cullen

My dear Mr. Cullen:

When I saw the head-lines in the morning paper, announcing you will leave your parish here, my first thought was one of deep regret that you are to leave Minneapolis.

While you and I do not often meet, and while we differ in some of our views as to how best to accomplish desired results, I have learned to respect you and to admire your manhood and your American ideas. You believe in cleanliness of life, in temperance and in conscience. We sorely need more such men in Minneapolis, and your departure will be a distinct loss to this city.

And yet I catch a vision of great possibilities of usefulness in your new field as you inspire young men to be leaders in all efforts for upbuilding the morale of the nation and the world.

I bid you Godspeed in your work, expecting you to seek to lead the young men to your own exalted ideal of Christian manhood, nobility of service and genuine American democracy.

It just now occurs to me to add that as president of the board of trustees of Macalester College, I welcome you to the new position, anticipating that under you, the friendly relations between St. Thomas and Macalester will be maintained and become, if possible, even more cordial.

With best personal wishes for your health and continued activity, I am,

George D. Dayton

Following letter was read at the funeral of J. M. Messer:

October 3, 1932

Mrs. J. M. Messer

Worthington, Minnesota

Dear Mrs. Messer:

Dr. Dolan very kindly telegraphed me of the death of Mr. Messer.

I do not know just what year Mr. Messer came into our Bank of Worthington, but it certainly was long ago, for it is over thirty years since I moved from Worthington.

During the years he was with us he was always courteous, true and loyal. Many nights we worked late into the night together, for he was always eager and willing to do everything possible for us.

In all the years we were together, never a single unpleasant word passed between us, and I have very kindly memories of him.

Dr. Moore, Mr. Moulton, Judge Wilson, Dan Shell, C. H. Smith, Charles W. Smith, Mr. Messer, of the group connected with the bank, before Ned Jones came, are all gone. It seems strange that I have survived them.

I wish I could be with you at the funeral services, but conditions prevent. I will be with you, however, in spirit and in kindly thought.

George D. Dayton

MRS. STACY

Following was said at funeral of Mrs. Stacy, August 15, 1923, three weeks after Draper's:

Ordinarily, I would not think of speaking here, but when the request came from the mother, thrice bereft in three weeks, I could not refuse.

It was somewhere in the spring of 1912 that I really began to know Mrs. Stacy. For some years there had been developing in our minds a desire to start a school to help those of our employees whose early education had been deficient. Other stores had plans for teaching the selling of merchandise and the details of completing sales—but we desired something more than that. We wanted to help our youth to equip themselves to become large-minded, intelligent men and women who could grow into better positions and thus become more valuable to themselves, to their employers and to the world. Somehow we were led to think of Mrs. Stacy and when the matter was broached to her, and her mind grasped the possibilities, she was as one entranced—she caught the vision of usefulness—in vivid imagination she beheld young lives developing into intelligent worthy manhood and womanhood—she saw herself as the leader of large groups whom she could inspire to earnest study—she felt she could convey to them lofty ideas of greater knowledge, better trained minds, keener realization of becoming of real value to the world—she was eager to create in them higher and nobler ideals and help them strive to attain. She visualized in her own mind great results in purified character, in growing intelligence, in ever enlarging capacity of the young men and young women who would gather in her classes. And so in the fall of 1912 she began something different from what had ever been attempted in any other store and blazed the trail for others who have followed her example.

She was certain she would succeed. The results desired were so worth while that she simply must succeed, and so she entered upon the great work of her life without a thought of failure, always hopeful, ever optimistic, even in the face of disappointments.

Her genial smile, her encouraging comment, her urgent and constant enthusiasm, her kindly interest in all with whom she came in contact, her self sacrifice in pursuit of duty, her daily concern for those with heavy burdens; her willingness to extend a helping hand to every one who came into her presence—all these things constituted a personality devoted to genuine service.

The firm gave her the opportunities of travel and contact with brainy minds of other stores, also two summers at Columbia University to enlarge her knowledge and assist her in the planning and in making the school practical. She organized the school—laid out the curriculum for a three years' course of study. Each year, as a fine class would graduate, we would come together for an evening that would have done credit to any high school in the nation. Graduation was dignified by the presentation of suitable diplomas.

Mrs. Stacy's work was not confined to the ordinary routine work of the class rooms—she aided in organizing our Girls' Club and assisted in working out schedules for the Shakespeare group, the travel group, the music class, the class in home economics, millinery, dress making, etc. During the war she led our girls in making surgical dressings for the Red Cross and by her enthusiasm so fired the girls with a desire to help, that in 16 meetings in the spring of 1918, they turned out 24,432 surgical dressings for the armies in Europe.

"I cannot forget the talks with her about our school, the pupils, her hopes for them, her aspirations on their behalf—I enjoyed watching the play of her countenance, the fire in her eyes, the almost desperation of her longing to so instruct, guide, enthuse the young people that they for themselves would dig for hidden knowledge, explore new paths to activity and all the time be cultivating the qualities of life and character that enrich, sweeten and make stronger those who are led out into a view of the real fullness of life. How she tingled to her finger tips with enthusiasm as she told of her strong desire to help the young men and women to larger capacity, broader vision and greater usefulness.

Born of scholarly parents, reared in the atmosphere of intelligence, trained in the university, she took naturally to teaching—add to that preparation her sympathetic nature, her boundless enthusiasm, her undying ambition and you have the combination which explained her rare success in inspiring in others the desire to grow, to broaden, to improve, to develop and become potential factors in the world of progressive business.

She found peculiar delight in the study of textiles and then sought by lectures to pass her knowledge and information on to those about her, and many an employee can testify that those lectures helped to rouse to study as nothing else had done.

As the magnitude and value of her work became known, stores in other cities began to desire similar efforts for their employees—offers came to go elsewhere and then she was invited to assist in organizing the School of Retailing in connection with New York University and she felt the task offered broad possibilities in the work of the great retail institutions of New York, Brooklyn and Newark.

She was a born leader—full of indefatigable energy—her enthusiasm was contagious—she possessed a cheery personality—she loved her students. I must add that in addition to the splendid work already mentioned, she acted for a time as chairman of the Young Women's Christian Association Extension Committee and worked with a hearty enthusiasm among the women and girls of the factory and wholesale district, ever striving to help and uplift; to raise their standards and exalt their ideals and ambitions.

Hers was not an idle dream. She strove to live a life of service; she wanted to be helpful; she studied to be constructive of character. Her example is worthy of emulation. Her life has left its impress on hundreds who are better and nobler because they knew her. And now she has answered the call to still larger activities.

LUNCHEON HONORING F. E. MURPHY

September 20, 1933

I said in introducing him:

When I located at Worthington, in the southwest corner of Minnesota, fifty years ago, the bank of which I was president was bringing carloads of corn from Iowa and selling it to the farmers at seventy-five cents per bushel on the theory corn could not be grown as far north as Minnesota.

Wheat was the one crop, and year after year farmers were extracting the fertility of the soil as they continued to grow wheat without using any fertilizer. We soon sensed the situation, and began to preach the gospel that hogs would pay a mortgage on a farm quicker than anything else; that pigs needed skimmed milk so that cows were a necessity; that to fatten the pigs corn was essential and that poultry would thrive where pigs were. Cattle, hogs, poultry and corn made a well-balanced program and would restore the fertility of the soil.

Our bank subscribed for one hundred copies of a swine magazine, and monthly one hundred farmers were informed as to pigs and hogs. Cattlemen said that quickly the number of hogs increased, and soon Southwestern Minnesota was dotted with cattle, hogs, poultry and corn, the Agricultural School of the State University having developed strains of corn that could be grown in Minnesota.

But our bank was only a voice in the great Northwest. Bankers and newspapers then did not recognize the necessity of restoring fertility to soil; did not foresee the day when wheat growing as the one crop would have to be changed.

When Fred Murphy came into the control of the Minneapolis Tribune twelve years ago the business men and bankers wondered if he could successfully manage the paper and fill the responsible position he had reached. The results speak for themselves, and we are all proud of the Tribune.

Fred had had experience as a farmer. He had come to understand the necessity for diversification. He called to his aid Mr. Collisson as farm editor, and eleven years ago began to preach the gospel of "the cow, the sow, the hen." For awhile little result was seen, but day after day, every day of the year, some article appeared in his paper urging diversification, and telling of the results that could be reached by better sires and improved strains of the various animals. Some people wearied of the incessant harping on agriculture, but Fred never ceased and for years every day continued his efforts to help the farmers to a better understanding of the possibilities that could follow a sensible, intelligent diversification.

Minnesota came to be the largest butter producing state in the United States; while North Dakota and South Dakota made great strides forward.

It is true that under-consumption of butter, and the return of beer have played havoc with the dairy industry and the demand for milk has decreased sharply, but Fred wasn't here to vote for repeal and is not responsible for it.

It has seemed proper to refer to these matters because to Fred Murphy, more than any other one man, belongs the credit for the diversification that has come to the Northwest and for the splendid herds of cattle and fine hogs. True, others have assisted, but he was the trumpet-toned oracle that blazed the way. It is proper now, in this public manner, to say to him, "Thank you." Better far than to wait until he has gone and then heap his casket with flowers.

But we are met today for another reason, also. He has just returned from four months abroad, having consecrated his time and all his energies to solving the problem of wheat. Those who know agree that to him, more than to any other one man, belongs the credit for holding together the group that in London signed the pact or agreement as to wheat. What the benefits arising therefrom may be no one knows, but Fred's patience, persistence and fraternal personality achieved the keeping the group continuously at it for many weary weeks until finally the signatures of twenty-two nations were affixed and that chapter of international diplomacy was closed.

Today we are here to say, "Welcome home, good and faithful servant. We are grateful to you for your efforts and rejoice in your success." As many of you as agree, evidence it by rising to your feet and express through your hands the heartiness of your acclaim.

KIND WORDS

Realizing somewhat of the value to me of the many kind words spoken by others all along my business career, I have been glad to speak or do for others in a similar manner. The following explains itself.

August 5, 1933

Dear Mr. Dayton:

I want you to know that I appreciate far more than I can express in words, the very good and kind words you spoke concerning me in your recent letter to the Federal Land Bank of St. Paul, and I take this means of very inadequately expressing to you my sincere appreciation and my heartfelt thanks for your kind interest in my behalf and your fine words of commendation. I shall endeavor to merit all the good you have spoken in my behalf.

With kindest personal regards, I am,

DINNER FOR W. H. EUSTIS

October 7, 1925

Some twenty-five or more years ago, I read in the papers of a banquet in this city at which a resident was asked to respond to the toast "Minneapolis." Many times in the years since has his response come to me, for it seemed to me one never to be forgotten. Rising, he said:

"Minneapolis! Some of us love her as others of you love your wives and daughters."

The man who uttered that eloquent, forceful, suggestive sentence was William Henry Eustis.

Others are to speak tonight of various incidents of his career. There is, however, one notable feature of his recent splendid act that it is my privilege to emphasize. When studying how best to arrange the details, anxious as he was not simply to safeguard the entire proposition, but eager for the broadest possible permanent fulfillment of his dreams, he bethought him of the Board of Regents—that body of citizens so carefully selected by the governors of our state. He knew them. He believed in their integrity of purpose. By the eye of faith he foresaw the constructive wisdom, the intelligent study, the careful guardianship with which they would develop his life's ambition.

He had known, almost from childhood, their president, Mr. Snyder, and as he dreamed how Fred would give his best thought to conscientiously carrying out the desires of the donor, and how the entire board would respond with their composite integrity and unite as one man to visualize his hopes and make them a blessing to future generations—he did what should for all time be remembered to his credit. He gave the Board of Regents absolute freedom to handle the savings of his lifetime, trusting them as to all details, and not hampering them in any way.

It seems to me he must in this have been guided by a higher than human wisdom. Certainly, he deserves the highest possible commendation for thus so arranging that his splendid gift can reach its highest and largest possible fruition.

Recognizing the logic of the situation you will all agree that the man of all others to be the toastmaster this evening is Mr. Frederic B. Snyder.

George D. Dayton, chairman of dinner committee.

DR. JOHN WILLIS BAER

At a banquet, September 2, 1927, in connection with a national meeting of bankers and trust company officers, I was toastmaster and introduced Dr. Baer as follows:

Five years ago there passed from earth the best beloved man of Minnesota, Dr. Cyrus Northrop. For many years he was president of our state university—previous to that he was professor at Yale. Every one loved him—every one respected him, both for his personal and intellectual qualities.

In 1915 some of us arranged for Francis L. Patton to deliver a course of five lectures. Dr. Patton had been for many years prominent as president of Princeton University, and naturally we desired for him the best possible introduction. We, therefore, asked Dr. Northrop, and I never shall forget the simplicity and rare humor of that introduction.

In his quiet way, Dr. Northrop said, "When a stranger comes to town it is customary for some one to accompany him to the bank and tell the bank who he is. It has been announced that Francis Patton will lecture here tonight. This is he." Of course the audience roared and Dr. Patton, who had been surfeited with all sorts of introductions at other places, thoroughly enjoyed the quaintness of it.

It has been rumored that John Willis Baer is to entertain you this evening. Dr. Baer is here, eager to begin.

Some of you may wonder why I say, "Doctor Baer." Possibly your mind at once turns to some of those grist mills in Chicago where one can slip a twenty dollar bill in the slot and out comes a title. But this title cost years of conjugal life.

A president of Wooster University asked Mrs. Baer as to her husband's conduct in the home, and especially as to his habits with the children. She informed him Mr. Baer was tactful, generous, modest, laying down the laws so intelligently and so logically as to secure quick obedience. Soon Wooster announced to the world that John Willis Baer could with its sanction add LL.D., Doctor of Laws, to his name.

Good so far. Somehow that attracted the attention of Princeton University, and after careful inquiry as to his spelling, choice of words, kind of books he usually read, etc., etc., Princeton announced double LL.D. Baer could, with Princeton's sanction, write Litt. D., after his name. That title is understood by some to mean Doctor of Letters—but also said to mean Devotee of Literature. I think the latter will be more readily comprehended by you, because you will at once recognize the literature to which Dr. Baer is a devotee consists of Wall Street reports, coupons, notes and evidences of indebtedness. Not that I mean Dr. Baer knows how to sign notes, but he is familiar with the process others should follow when they sign notes.

Dr. Baer has had an interesting and unique experience. Born a farmer in Minnesota, he conjured with journalism; then sought the profits of grain commissions; then became general secretary of the Y.P.S. of Christian Endeavor for ten years; then an official for six years of the Presbyterian Board of Home Missions; then for ten years president of Occidental College, Los Angeles; and now for ten years a banker. I think the last the great mistake of his life. God intended him for a preacher of righteousness—and Dr. Baer has got to do—and is doing—a lot of mighty good deeds in his spare moments to offset the sin of being a banker.

There is one feature of his life it gives me particular pleasure to speak of to this group of bankers. I hold in my hand a card which reads:

John Willis Baer
Invites you to his Annual Stag Dinner
Monday night, March twenty-eight
at six-thirty o'clock
Hotel Huntington
Please reply.

Once each year there assembles in the ball room of the hotel at Pasadena a group of the ablest bankers, professional and business men of all classes in the United States. Last March there were 266 present. Nowhere else can you see a group of men so successful in every vocation of life at a dinner. While the menu is succulent and gratifying, the feast of reason is profound, enticing, stimulating, for every year following the dinner there is an address by some able thinker and speaker—also, music and singing by Mrs. Clemson of Pittsburgh, whom, having once heard, you long to hear again. The finest pictures that can be produced are sent over by Dr. Baer's friend, Will Hays—and all in all the evening is one we all enjoy and delight to recall in memory.

And now, without further introduction, let me present to you John Willis Baer, a banker from Southern California.

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At noon of same day, September 2, 1927, George D. Dayton gave a luncheon at the Minneapolis Club in honor of Dr. Baer. There were ninety-five acceptances. Following telegram came next day: "Again let me thank you for your wonderful luncheon and also let me say I was greatly complimented by your unique introduction last night. With kind regards, yours cordially, John Willis Baer."

LETTER TO A STUDENT

I have wondered how your scholarship is this year. Most boys who live as much of the social life as you are living do not amount to much as students. They become superficial and have not the will power to dig down to the fundamental facts of knowledge.

The serious question is how to develop between the two extremes and become neither an exclusive "bookworm," or a "ladies' man." One should be easy in all classes of society, and yet a real red-blooded American man does not want to be so captivated and so absorbed with society requirements as to have neither the time, nor the physical powers necessary to spend much time in delving to foundation principles for thought and action. I have coveted for you a strong character; an intellect quickened by steady, persistent, earnest study; a brain alert to all forms of thought; a body well-nourished so as to supply the physical basis for all the healthy activities of real life—and all this graced with the courtesies which adorn the cultured gentleman.

I have thought so much in recent years of the highest types of manhood and womanhood as exemplified by some you and I have talked about.

LETTER TO ONE WONDERING WHAT TO DO AFTER GRADUATION

Do you want a real job—one that will test your capacity and load you with a multitude of details, but yet is the most fascinating game in the business world today? If you do, try the department store life in a wide-awake, up-to-date store where merit is recognized and faithfulness has a chance. In this store no one has a pull, but every one can forge ahead if he deserves to. No favor will be shown you—except, you will have a chance to do your best. If you earn promotions, they will come without your asking, but not otherwise. There are men and women in this store who are receiving ten and twelve times the salary they started at, but have never asked for an advance—every increase has come without their asking, because they deserved it; their merit brought them recognition.

We are constantly on the lookout for bright young men who are not afraid to work, who care not for hours, but eagerly go at their tasks because they are happy in their surroundings and see a chance to develop their abilities to the utmost. In proportion to the number of employees, we have more college graduates than any other store we know of.

Yesterday a graduate of Princeton, 1928, began in our receiving room opening boxes and bales, counting out the contents, etc. Twenty-six years ago his father, also a graduate of Princeton, 1902, began the same way. Beginning at the bottom they can rapidly advance, if they have a mind to work and the intellect assists the hands.

Last December there were over 2,800 employees—and they are a happy, cheerful family, free from cliques or jealousies. There is room and a chance for every one.

Beginning in 1902 this store has become the largest west of Chicago and east of California because of the spirit of cooperation. No one is desired here unless he can come determined to make good.

If you are eager to show your mettle—eager for a real chance to make good—willing to be thoroughly democratic and anxious to stand shoulder to shoulder with all the rest of the force, come and look us over and decide for yourself whether you care to cast in your lot and do your best here.

August 2, 1928. GEORGE D. DAYTON

DOCTOR IN DIVINITY

Only two laymen in the United States have been honored with a D. D.—Robert E. Speer and James Wallace.

While president of the board of trustees of Macalester College I suggested to the board the granting of said degree to James Wallace—every one recognized the propriety of so doing. Therefore, at commencement June 13, 1923, I spoke as follows:

I know of no other event in the history of Macalester College during the twenty-nine years I have been a trustee that has given me such real pleasure and such solid satisfaction as to confer on you the title of Doctor in Divinity. The purity of your diction, the clarity of your thought, the free flow of your sentiment, all result from the thorough study of, and intimate acquaintance with, the Book of books, the Bible. All those of us who have sat at your feet and drunk in the inspiration of your faith and been elevated by your conceptions of deity have felt that the Great Teacher was using you, a human being, as the vehicle of the Divine thoughts and the Divine ideals.

Here is where you have given your greatest contribution of religious influence and religious instruction, illustrating in your own daily life and intercourse the precepts, principles and results of the religious atmosphere and of the thoughts inspired by intimacy with the Master, who is King of kings and Lord of lords. Your knowledge of theology and your scholarship in religious education rank so high, both in fact and in the opinion of the public, that you are entitled to recognition—therefore, the board of trustees of Macalester college have unanimously voted you the degree of Doctor in Divinity, and by virtue of the authority vested in me by said board of trustees, I now confer on you the degree of Doctor in Divinity.

Following the above, I said:

This college is thirty-eight years of age. Your presence emphasizes one of the most exceptional situations in academic history; you have been associated actively with this college, and in large service to the state in which you reside, all but a year and a half of the history of this college. Your service has been of a double nature; as an executive and as a teacher. You were associated with the institution for sixteen years as an executive, and as a teacher, all of the thirty-six and one-half years. The trustees have unanimously decided to celebrate this occasion by making you President-Emeritus, but still to continue as head professor of the Bible Training Department. Therefore, as president of the board of trustees, by authority conferred on me by said board of trustees, I hereby proclaim you President-Emeritus of Macalester College.

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May 16, 1912

J. W. Mauck, President of Hillsdale College

Hillsdale, Michigan

Dear Sir: Permit me to say to you that the suggestion of conferring the title of D. D. upon Rev. C. A. Hilton came from myself and Mr. Hilton knew nothing of it until I recognized that I must consult him as to his record. He never suggested or hinted at any such title. My reason for desiring it is purely as a matter of justice to him. I have sat under his preaching until I have come to love him and to admire him as a theologian, as a rhetorician, as a Christian and as a man.

Sometimes the title of D. D. has been conferred when merit has not been visible, but in this case the merit exists and it will be simply an act of justice when the title is conferred upon him, and will be an honor to the institution where he was once a student and in which he still feels an affectionate interest. He is with the First Presbyterian Church of this city which church has a membership of about 550 and is very much attached to him.

Geo. D. Dayton

EARLE BROWN

At a testimonial dinner in honor of Earle Brown, December, 8, 1926, I said:

Forty-three years ago last spring I came to Minnesota to care for the interests of a group of men back in New York. Among them was a dyspeptic bachelor, who really had a kind heart, but kept it carefully concealed. For some years I continued giving him the best service I was capable of, but without a single word of appreciation. Finally I wrote and asked him if he realized that in all the years I had served him he had never once written me a single word of commendation or appreciation. He replied saying, "What more have you ever done than you agreed to do?" I answered, "Nothing. But if you will agree to place on my tombstone after I am gone, 'Always did as he agreed,' I will ask for no higher encomium.' "

For a man always to do as he agreed, to keep his promises and to fulfill his obligations is honorable, but after all it is rather a negative standard. One has to do those things to achieve any success in the business world worth while—one must live up to those ideals to win the confidence of his fellows in the game of business—one not living out the spirit of those precepts is certain to be ostracized by other business men to some extent, and he is made conscious of the fact that he has not the hearty backing, goodwill, support of many who coldly leave him alone.

To really gain and retain the entire confidence of others one must get on a still higher level than simply doing as he agreed. The best way to illustrate this that occurs to me is to quote from Draper.

He and I were discussing as to the men who draw large salaries, when Draper said with deep earnestness, "I tell you, father, the men who get such salaries have got to be inherently honest." That phrase has come back to me often since then—"Inherently honest." You men know what is meant when some one says of another, "His word is as good as his bond"—"inherently honest." I shall not attempt here to analyze the sentence, for every man present assents to the sentiment—and you know how to apply it to the guest of the evening.

There are occasions when people come together to honor the President, or a governor, or some other public official—at such times it is the office more than the man that is recognized and inspires the occasion. But tonight we are not here to recognize official station—thankful though we are that he is our sheriff, and proud as well we may be that Hennepin County has such a sheriff—rather are we here to honor the man. It is because of his personality, that for which he stands as a man—it is his character that compels our respect and tonight wins our meed of honor.

Character is what is uppermost in all our minds tonight.

Would that every high school boy in the land could know that it is character we are emphasizing here. Character is the most important asset in the business world. Character is what is left when all else is gone. Character is the only essential when one departs this life to test the realities of the unseen.

It is because quietly and almost unknown Earle Brown developed the character he did that you and I are here tonight.

All honor to the man who grows up from boyhood so living among his fellows that when he has reached middle life his associates, many of whom have known him from childhood, desire to crown him with the confidence that can come only to those whose integrity is unquestioned, whose reliability always is beyond the shadow of a doubt.

While tonight we gratefully acknowledge the debt we as a community are under to the faithful sheriff—and while we assure him that the citizenship of this county unites in appreciation of duties well performed—we also desire heartily and enthusiastically to voice our acclaim of "Well Done" to the boy, the youth, the man who has so firmly entrenched himself in the confidence of all who know him, and slowly, but surely, built the character which looms before us tonight, not as the finished product, but as the sure index of what the remaining years will be, for character thus firmly established abides.

Others have and will laud his other characteristics of initiative, efficiency, force and spirit of service—but I am happy to confine myself mainly to the recognition of character, conscious that in all I have said there has simply been the outspeaking of what is in all your minds tonight.

May 8, 1931

Dear Sir:

I have read your letter carefully. It would be impossible for me to assent to your request, even if I were inclined to do so, because I have so many promises out I dare not add to them at present.

May I say one or two things to you in entire kindness? I have found by experience—and I am now past seventy-four years of age—that I can be more helpful by connecting with some existing institutions or agencies and strengthening them, than going out and starting something different by myself. I am also convinced that there are a multitude of very excellent institutions which can be made more useful by the introduction of new blood, new energy and new viewpoints.

As I grow older, I am more and more convinced of the wisdom of the Almighty in establishing churches on earth. They are far from perfect. One can criticize and condemn unsparingly, but after all they are perhaps the wisest and best way of maintaining faith on earth—and good works. I do believe it is best for all of us who have the future welfare of the race at heart, to unite in every way possible in the upbuilding, strengthening and encouraging of existing churches.

I think you can be very useful if you cast your lot in with some church organization where you and your wife can show by your consecrated spirit and life you have the good of the race at heart, and do all you can to encourage the pastor and the church, seeking to win others to higher levels. I sometimes think a life well lived counts for more than anything the lips may say.

With best wishes, and hoping that you may be led in all the future,

George D. Dayton

August 21, 1923

Rev. James E. Freeman, D.D.
Washington, D. C.

Dear Dr. Freeman:

"Be still, and know that I am God."

Those were the first words that came to me when I heard your daughter had gone How it helps to have underneath and around us the Everlasting Arms. Thank God for faith—implicit, unquestioning faith. We can't understand many things, but we know He knows and we rest on that. How the hurts come, but we must be brave and go steadily ahead sustained with the strength from Above. From a heart full of sympathy for you and the mother I say God bless you and help you both.

George D. Dayton

THE CHURCH OF THE EPIPHANY

Washington, D. C.

August 25, 1923

My dear Friend:

Your understanding note of sympathy touched me very deeply. We have both gone through deep waters within a short space of time, and I am confident that we shall both have our faith strengthened as the result of our sad experience. You are one of the men in Minneapolis whom I have always looked upon with high esteem. May God strengthen us for all the tasks and duties that lie ahead.

Always faithfully yours,

James E. Freeman
Recently chosen Bishop
—of Washington, D. C.

July 26, 1923

Dear Daughter:

I reached home at 7:35 A. M. Wednesday and learned Draper was not feeling well. At ten the doctor telephoned, "I do not mean to alarm any one, but I wish Dr. Hare would come at once and bring a nurse." Emma and Nelson were in my office. We telephoned Dr. Hare to go—Emma and I secured a nurse and sped away—Nelson followed.

It was evident Draper was very low. We telephoned a "consultant" who knew us all, to come at once—he did. At 3:00 P.M. all was over and Draper at rest. About 11:00 A.M. Draper asked for his father and mother—said, "I have come near going several times. I may live, but I desire to say you have been good parents to me, and I love you. I thank you for all the nice things you have done for me. I want to live and am going to try to, but I think I am ready to go."

Stomach trouble followed by heart failure. The doctors had examined him for years and never slightest indication of any heart trouble. Nelson says, "I have eight boys now to look after." George was at work on a farm and was sent for. He says, "It is time now for me to go into the store and help all I can." His uncle and I think he is right and he will probably begin Monday. You should have seen him last evening take his two little brothers, one in each arm, and carry them to bed—just as "daddy" did.

Louise is bearing up bravely and seeks to keep under control. Grace is doing finely—helping all along the line. Nelson realizes the situation keenly—says quietly, "I will be General Merchandise man and see what I can do." Just how we shall plan in other ways we do not know.

We are still dazed—seems as if a terrible blow had been struck us and we don't know where we are at. How peaceful Draper looks—so cheerful, happy, with a sweet smile—just as if he had pleasant thoughts and was about to tell them. I want to go back for another look.

FATHER

DRAPER

(Mr. Geo. D. Dayton wishes to say a few words to those connected with the store at 8:45 sharp tomorrow morning, Wednesday, August 1, 1923. He will speak from the stairs leading to the balcony. It will be necessary that you secure a place promptly if you are to hear him.)

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Good morning to you all!

One of the pleasantest things I do is to say "Good morning" to different ones as I come in the store. I used to, when the store was small, go around all through the store and nod to each one—the store has become so large in recent years this is impossible. I miss it. Several times I have asked the employees to speak to me as we pass on the street. I may not recognize you, but you will be more apt to see me and it will give me pleasure if you just speak to me.

I love my family, I love my children, my grandchildren. While there is a different feeling toward you, I do have a very tender feeling, a paternal feeling toward you all—and I know many of you respond with a very tender regard for me. *That* is one of the great satisfactions of life.

But, I wanted to say just a few words, very few, to you about Draper. He loved this store; he loved his work; he loved the business; he loved to plan for it; he loved to see it grow.

Friday, out at Lakewood, while the last act was being performed I did not hear the words that were spoken, I did not notice a single person—as I looked simply where Draper was, the petition was welling up, "God, help us to carry on—help us to carry on—help us to carry on." That is the best way to prove our love for Draper—to carry on. That is what he desires us to do—to carry on.

Nelson and I need your help, your cooperation, your assistance. We are sure you will stand by us loyally and royally as we all seek "to carry on."

I am going to resign some of the activities I have been connected with outside of the store and get back again into many of the details Draper has relieved me of—and Nelson is going to take on other of Draper's responsibilities. But we cannot do it all, for I have sometimes said Draper was equal to five men. You will help, we know, and seek in many ways to make good the loss of Draper.

I am very glad he had one of his ambitions realized. All along the years he had wanted one big day—we had it last October. The largest day we ever had—the largest day any store in the Northwest ever had! You gave him that pleasure by the splendid cooperation of every one connected with the house.

But this summer he felt it was wise not to concentrate on one great day. He believed we could serve the public better, and do the business more good, and build up the store more securely by planning for a steady growth all through the fall season. And so he was thinking, scheming, planning how to strengthen the weak points in our service; how to maintain better assortments; how to secure choicer stocks of merchandise; how to make the public who come in the store more happy while here, so they would desire to come again.

These matters I will roll largely on to you—and you will help to fulfill his desires by cooperating along all these lines.

Two great things stand out in this program—*Service, Merchandise.*

Let's all of us seek to give the public the best service possible—and you salespeople see to it we always have full assortments of needed merchandise, for Draper believed our business could be decidedly increased if the ranges of sizes, colors, styles, were always here when customers wanted them. Today we begin a new season, for we close our business year July 31st. As we go forward in the fall season we shall miss Draper's presence, miss his sweet smile, miss his cheery words, but we will have, will we not, the inspiration of his memory, the enthusiasm of his ideals, and the knowledge that he still wants us to carry on.

No matter what your position in this house, you can help by being cheery, always courteous to customers, ever striving to build up the good name and fair fame of this store which Draper strove to bring steadily forward in the high esteem and confidence of the public.

Nelson and I ask your help—we know you will give it to us cheerfully, gladly, heartily.

And now just a word about the last talk with Draper. He knew his mother and I were in the house and he asked for us. As we stood by his side, clasping our hands, he assured us of his love, and added this, as he spoke of going, "I want to live, I am going to try to, but I think I am ready." Precious words—God help all of us to live so that we, too, may say, "I am ready."

Minneapolis, August 1, 1923

Board of Trustees

Macalester College

St. Paul, Minnesota

Gentlemen:

I had expected to continue as president of the board of trustees of Macalester College until a new president of the college was selected, but circumstances beyond my control compel me now and herewith to resign as president of the board of trustees of Macalester College.

I also resign as member of the executive committee, of the investment committee and of the campus committee.

Recently I have been devoting most of my time and thought to benevolent and philanthropic activities. I must now return to the demands of active business and conserve my strength for the requirements therewith. It is not my choice, but Providence appears to so lead me.

George D. Dayton

December 25, 1927

Y. M. C. A.

Gentlemen:

It affords us, the parents of D. Draper Dayton, great satisfaction to hand you $100,000.00 to be added to the endowment of the Young Men's Christian Association of Minneapolis—the principal to be kept intact, and to be known as the D. Draper Dayton Memorial Fund; the income to be used for enlarging and increasing the usefulness of your association.

We are somewhat familiar with the activities of the Y. M. C. A. and Y. W. C. A., and believe thoroughly that each is accomplishing much for the welfare of the youth of Minneapolis and the Northwest.

We hope others will add to your endowment, thus enabling you to be an ever increasing influence in the lives of multitudes of boys and young men in this city.

George Draper Dayton

Emma Willard C. Dayton

THE YOUNG MEN'S CHRISTIAN ASSOCIATION
OF THE CITY OF MINNEAPOLIS

December 26, 1927

George Draper Dayton

Emma Willard C. Dayton

Dear Friends:

On behalf of the directors, trustees, officers and members of the Young Men's Christian Association of Minneapolis, we accept your most generous gift of $100,000.00 for the endowment fund of the Y. M. C. A. and express to you our deep and sincere appreciation for it and all it will mean to the service of the association.

Your leadership in Christian movements, your interest in all those things which make for civic righteousness and your generous support of those things which build Christian citizenship make such a gift from you doubly welcome.

It is especially appropriate also that this gift, coming at the Christmas season, should be a memorial to your son, D. Draper Dayton, who during his life, shared so generously his time, effort and material resources with the youth of our city. His service for years as a member of the committee of management of the University Y. M. C. A. was most valuable, and his example to the youth of the city was of the highest type.

May we assure you, in accepting this gift, that the income from the fund shall be used in the way we feel both of you and your son would desire and we trust it shall be greatly blessed in building Christian citizenship.

Russell M. Bennett
B. F. Benson
J. M. Martin
G. W. Buffington
R. E. MacGregor
A. E. Larkin
Thomas F. Wallace
L. E. Wakefield
Harry W. Rice
F. M. Steiner
Albert M. Sheldon
Geo. H. Rogers
Eben Atwood
A. C. Andrews
Will A. Gregory
Hiram A. Douglas
C. I. Fuller
O. M. Corwin

THE D. DRAPER DAYTON MEMORIAL FUND

The memorial endowment fund of $100,000.00 which Mr. and Mrs. George D. Dayton have turned over to the Young Men's Christian Association in remembrance of their son, D. Draper Dayton, will be taken by this community as something more than a token and tribute of family affection. It will be accepted cordially by every citizen who knew Mr. Dayton personally, or was aware of his helpful service to the community, as a richly deserved testimonial to worthy citizenship.

D. Draper Dayton was called by death out of the life of Minneapolis four and a half years ago. He was only forty-three years old. The shock of his passing was the greater because of the constructive service he had packed into his adult life, and because it was felt that he would be spared for many more years of devoted usefulness to those among whom he moved.

No one could be more profoundly interested in promotion of the finer values of Minneapolis than was Mr. Dayton, or more earnest in his efforts to serve well his neighbors, his state, his country, and the world within the compass of his power to do so. The best example Mr. Dayton set for his fellows was the example of his own character. The next best example was his personal devotion to good works as disclosed in what he did and what he gave. He had that sort of unselfishness that expresses itself in an outreaching, aggressive, fostering interest in the common welfare. To the impulses of a generous heart Mr. Dayton added the virtue of a well-ordered, soundly functioning mind. His counsel was valuable in any company, and on any project to which he gave his friendly attention.

We can think of no memorial that would have been more to the liking of Mr. Dayton, if there was to be a memorial to him, than a fund for perpetual use in expanding the work of the Young Men's Christian Association of Minneapolis. He believed that one of the best possible contributions that can be made to the upbuilding of character and good citizenship is a contribution whose objective has to do with giving right direction to the energies and thoughts of young men and boys.

The generation that knew or knew of Mr. Dayton and his good deeds could not forget him. This memorial fund will preserve his name to the generations yet to come. It will help to keep alive and vibrant the spirit he exemplified in his daily intercourse with others.

December 27, 1927 MINNEAPOLIS TRIBUNE

August 8, 1932

Dear Howard and Bennie:

It is forty-five years today since your father, my brother, was found dead in his berth on the Etruria and buried at sea next day. It was reported the body was wrapped in an U. S. flag—and the casket in an English flag.

A few days later I received a wire from your Uncle Dell, "It is reported B. B. Dayton was found dead in his berth." I shut myself in my room for three days, food being left at the door, refusing to see any one, and fought out a battle with myself. It was during that conflict I quit the use of tobacco and have never used it since, forty-five years.

Then I went east to call on your mother and learned of the concert given on the steamship when over $700.00 was contributed by those who never knew your father, but kindly gave for the widow and family of one they learned from letters must have been a minister and father. The purse was put in the hands of a Mr. Curry, U. S. Minister to Spain, and he turned it over to your mother.

I loved your father, my older brother. I respected him. He was quiet, modest, unassuming, gentle—a student and a man of real ability. Had he lived he would have become a preacher of distinction for he had a fine mind and was developing in every sense of the word. He loved the Word; he loved his books; he loved children; he loved humanity and made friends readily; he loved his Lord and sought to honor Him.

I have just looked at his picture and signature, "Benj. B. Dayton, Minister of the Gospel," on the certificate of marriage, December 17, 1878, of your Aunt Emma and myself. We wanted him to perform that ceremony. On December 7, 1880, he baptized our Draper at father's bedside when it was thought father would live only two or three days. On March 16, 1883, he baptized our Caroline in our Geneva home.

The last Sabbath before he started for Europe was communion Sunday in his church. Two or three days before that a group of young people appeared at the parsonage desiring to unite with the church before their pastor, your father, left on his trip. It was a real surprise, and a great joy to him. As I recall it, the number was about twelve or thirteen boys and girls.

Then he went and never returned.

Somehow I have been thinking today of him and felt inclined to write you. It seems sometimes as if almost every one I knew in earlier life is gone. Occasionally a sense of aloneness comes and the loneliness of solitude is almost crushing. And yet I am not alone, for a multitude of tender and precious memories come like waves of the sea following one another.

You and I have reason to be thankful for our ancestry and for the inheritance of Christian ideals.

In this connection I am minded to tell you that today I opened a book, "The Romance of Missions," by M. A. West, published in 1875. She began her missionary life in Constantinople early in 1853, and lived a heroic life for many years, being wonderfully used and blessed of God. Pasted in the book is a slip saying:

Maria A. West, when quite young, united with the church in Palmyra, N. Y. Many years after, while she was in the U. S. on a furlough, George D. Dayton and Emma W. Dayton, his wife, called on Miss West and she told them of her coming before the session of the church for admission to the church. She spoke very kindly of how tender David Day Dayton, M.D., an elder, was in talking with her as to the step she was taking, and she said, "I shall never forget how, when it had been voted I be received, your father said, 'Now Maria, you have burned the bridges behind you and henceforth you are to be the Lord's.'"

David Day Dayton was the father of your father. He and his wife, Caroline Wesley Dayton, were intelligent, cultured, refined persons whose characters won the respect of all who knew them—their parents, on both sides, were also worthy Christian people. Thank God for an intelligent Christian ancestry.

GEORGE D. DAYTON

CIVIC SERVICE HONOR MEDAL

October 11, 1930

By majority vote of the Civic Service Honor Medal Committee of fifteen representing prominent men and women of the city; and by the unanimous action of the Inter-Racial Service Council in session at its annual meeting this day, I have the honor and privilege to inform you that the civic service honor medal of the Inter-Racial Service Council has been awarded, this year, to Mr. George D. Dayton, for "the high integrity of his business standards, his inspiring faith in the city of Minneapolis, the example of his simple Christian life, his public spiritedness in all matters of general welfare, his financial contributions to spiritual, moral and civic needs."

In accepting the medal Mr. Dayton said, "There were three words spoken tonight which touched me very deeply. They are: 'simple Christian life.' It is the kind of life I've wanted to live. After all, if a man can so live as to merit those words he has something to be thankful for."

LL.D.

May 5, 1932

The committee on honorary degrees of the board of trustees of Macalester College made the following recommendation and report:

"This committee on honorary degrees presents the name of Mr. George D. Dayton for the honorary degree of Learned Doctor of Laws (LL.D.), at the forthcoming commencement, June 13, 1932. His long, continuous service on this board, his high standing in the business and financial world, his large contributions of service to philanthropy and civic welfare, and his high position as a member, for many years, of our board of national missions, all render this recommendation on the part of this committee highly appropriate."

I beg to advise you that at a meeting of the board of trustees held this day, the foregoing recommendation was voted on by said board and the same was unanimously adopted and approved.

Paul D. Schriber, *Secretary*
Board of Trustees of Macalester College

Macalester College conferred the degree of Doctor of Laws on George D. Dayton not because he had read law and had risen to distinction at the bar; but because he was so versed in the laws and principles of sound finance that he made the Bank of Worthington, and the Minnesota Loan and Investment Company, of which he was the head, important factors in the development of the state, living up literally to their motto: "Interest paid when due, principal according to agreement."

Because, moving to Minneapolis in 1902, and establishing a department store he so thoroughly mastered the laws and principles of business, that he has become one of the merchant princes of that city, being a trustee or director in sixteen corporations, and on the executive committee of eight; because, as a churchman, he has been deeply imbued with the laws, spirit and purpose of the Kingdom of Christ, becoming an elder at eighteen, filling that office efficiently for fifty-six years, he has become one of the outstanding laymen of the Presbyterian body; practicing the doctrine of stewardship of wealth, and recognizing service as the greatest commitment of life, a wise and able member of the board of national missions of the Presbyterian Church, U. S. A.

Furthermore, because, believing in the laws and principles on which the church is founded, he has been an important factor in the upbuilding of Macalester College, serving on its board for thirty-eight years, contributing liberally to its current expenses and endowment, and aiding much by his wise counsel and deep interest; and last, but not least, because, practicing the laws of the Christian household, he, with his estimable wife (of lamented memory), Emma Willard Chadwick, built an ideal Christian home; in short, because, in all the varied positions which Mr. Dayton has held, he has shown genuine Christian statesmanship.

JAMES WALLACE

DOCTOR OF LITERATURE

JAMESTOWN COLLEGE, JAMESTOWN, N. D.

June 8, 1933

Mr. George D. Dayton, LL.D., D. Litt.

My dear Dr. Dayton:

Yesterday at the meeting of the board of trustees of our college the following resolution was adopted:

"Out of recognition of his distinguished achievements as a citizen, his high appreciation of literature and the services rendered in the field of literature which has influenced the lives of so many scholars and ministers and lovers of good and wholesome reading, the high esteem in which the Northwest, as well as other sections of the country, holds him as a Christian gentleman of high ideals, civic purpose, business honor and integrity, in so many ways serving his fellowmen and advancing the cause of civilization and the happiness of mankind, his unstinted devotion to the needs of others, his discriminating philanthropy, and his contributions to the great cause of education, the board of trustees at its meeting on June 7, 1933, conferred upon Mr. George D. Dayton, Minneapolis, Minn., the honorary degree of Doctor of Literature."

This resolution was taken up on June 7, 1933, for the public presentation of this degree at the commencement exercises, and it is my delightful duty to state in behalf of the board that this was done, and I am mailing you the diploma.

The board joins me in best wishes for continued service in the admirable causes which you have espoused.

B. H. KROEZE, *President*

TELEGRAM

Jamestown, N. D., June 7, 1933

Dr. George D. Dayton:

Congratulations Doctor Literature Degree conferred you Jamestown College this afternoon.

WILLIAM BODDY

June 10, 1933

My dear Dr. Kroeze:

I hardly know how to acknowledge receipt of your letter of June 8th and the diploma.

The telegram from Dr. Boddy Wednesday evening was a real surprise to me. Naturally, I am grateful for the kind recognition, and particularly the sentiments expressed in the resolution. I only hope I may be more worthy of the esteem to which reference was made.

With very kind personal regards to Mrs. Kroeze, as well as yourself, and best wishes for the institution,

George D. Dayton

CAPITAL ISSUES COMMITTEE

I do not recall at what date in the progress of the "World War" the "Capital Issues Committee" was organized and I named a member of it, without consulting me.

The administration at Washington recognized the necessity of conserving man power, limiting demands on railroad transportation, avoiding consumption of materials used in construction, and restricting demands for money—all to the end that nothing should reduce our capacity as a nation in furnishing materials, money and men to the "Allies" in Europe.

The administration issued an edict requiring every one who desired to build, borrow or transport that which would involve amounts of $100,000.00 or over (I think that was the minimum) to come to the committee for permission—and it was our duty to dissuade all such, except when our judgment approved their desire.

Naturally the limits of the Federal Reserve Districts became the limits of various committees. The work became intensely interesting as we studied proposals for bridges, school houses, hotels, bond issues, manufacturing plants, etc., etc. I was deeply impressed with the willingness of most people to waive, or modify, their desires as we revealed to them the necessities of the situation.

Memories of many pleasant experiences crowd upon me—some not quite so pleasant. All in all, I enjoyed the work and was glad to come in contact with many thoughtful, sensible, reasonable men who really desired to do the wise and proper thing, under the circumstance.

It was a satisfaction to receive the following letter from the chairman of the general committee:

Washington, December 26, 1918

Dear Mr. Dayton:

Before our work here comes to an end, I want to thank you personally and on behalf of the committee for the effective, patriotic service you have rendered as a member of the Minneapolis District Committee on Capital Issues, and to assure you that we here in Washington are most grateful for your help. By far the greatest part of the success of the committee has been due to the patient, careful work of men like yourself who are familiar with the business activities and needs of their respective communities and on whose advice the decisions of the committee were largely based.

The work throughout has been arduous, difficult and to a large degree thankless, but we are assured by the Treasury Department that it has been of tremendous value and every member of your committee has a right to be proud of his part in it.

C. S. Hamlin, *Chairman*

MINNEAPOLIS RETAILERS ASSOCIATION

September 8, 1932

Mr. George D. Dayton
Minneapolis, Minnesota

Dear Mr. Dayton:

At the regular meeting of our association held today, the following resolution was unanimously adopted:

Members of the Minneapolis Retailers Association extend to George D. Dayton their sincere thanks for his outstanding work, as chairman of the Ninth Federal Reserve District Banking & Industrial Committee, in hastening the improvement of business conditions in the nation and, in particular, in Minneapolis and the Northwest.

WM. J. HAYES, *Secretary*

Los Angeles, California, Mar. 27, 1928

Telegram to G. N. Dayton—

Just returned from Dr. Baer's wonderful dinner. Father sat at Dr. Baer's right and before anything else was said he eulogized father as his chief guest, a great Christian merchant who used the Golden Rule in his business and who regarded men rather than gold and would leave behind him riches that few other men could equal because of his character and his life, expressing his personal love for him. Wish you might have been here. Two hundred sixty-five men were present from all over the United States.

FREDERIC H. BLAIR

Pasadena, California, March 31, 1928

Dear Mr. Dayton:

The embarrassment you suffered when John Willis Baer spoke of you as he did the other night is abundantly compensated for in the assurance that is yours that what this one man says is felt by a great many others.

ROBERT FREEMAN

Minneapolis, Minnesota, Feb. 9, 1932

George D. Dayton

Hotel Huntington, Pasadena, California

Four hundred eight men and women of Westminster attending a social dinner held in the Dayton tea room join in extending their sincere best wishes for your speedy recovery in the sunny climate of California. We miss you at the church meetings you have always so faithfully attended. Our prayers are that you may long be spared to render continued Christlike service in the future as in the past and to inspire the leadership of our beloved church to greater attainments for the Kingdom.

MRS. FRANKLIN M. CROSBY, Chairman

Denver, Colorado, June 1, 1932

George D. Dayton
Minneapolis

General Assembly sends you its appreciation of your many years of devoted service.

CHARLES W. KERR, *Moderator*
LEWIS S. MUDGE, *Stated Clerk*

PASADENA PRESBYTERIAN CHURCH
Pasadena, California

December 29, 1932

Dear Mr. Dayton:

Thanks for your kindness in sending me the latest of Lloyd Douglas' books, and for two others you mailed me a little ago, which I may or may not have acknowledged. You have performed through the years a great many different kinds of ministries, and not the least of them has been this spreading of good things from the pens of the gifted. However, I think most frequently of that testimony given Mrs. Dayton when you visited the little place of life's beginnings, given by one who remembered you with gratitude, "That Man Saved Me!" Just what he meant, how much or how little, you and he alone know, but it was an enviable eulogium, and may well give you comfort always.

But he is far from being the only one who thanks God for you.

Affectionately,

ROBERT FREEMAN, *Pastor*

December 24, 1931

Dear Mr. Dayton:

I will miss your warm handclasp and kindly smile this year on Christmas Eve, but I am very glad that you are among the living, and hope that you will soon be well and strong enough to be with us again at the store.

When some one we love has passed through a serious illness, we remember and think more about their many fine characteristics and kindly deeds—and that has been true in your case. I would that I could make you feel how much I appreciate what your daily life and example has meant to me over the years I have been privileged to work in the institution which you have builded; how much it has meant to me to work and associate with such truly Christian men as yourself and your son. Everything good and worth while has come into my life since I came to Dayton's over eleven years ago. It was here that I first met my wife, and that was the beginning of real happiness in my life, for she has been a wonderful wife and companion.

Sometimes I wonder if you really know and feel how much you mean to the people in this store. Few of us, if any, have the grace to tell you face to face how we feel, but to a good many of us you are the very spirit of fairness and kindliness which typifies this institution. We need you here as long as God will let you stay; need your wise and kindly counsel, and the inspiration which comes from the example of your courageous and consistent daily life among us.

EMPLOYEE

Minneapolis, Christmas, 1931

My dear Mr. Dayton:

I saw recently a beautiful sentence from Dr. Jowett: "Tokens of goodwill pass from soul to soul, like the movement of fraternal shuttles, weaving the fabric of stronger and more gracious relationships." Your weaving has been exquisitely done, if one is to judge by the gracious and fitting expressions of affection, appreciation and sincere concern heard from all classes and conditions of your friends during the days of your illness.

We are rejoicing in the gift to you of renewing strength and health. It means the continuing to this lonely and afraid world in these hard and anxious times your efficient, choice and unselfish service—particularly in deeds and life. It is a great day in which to be a Christian.

I know how you shrink from and abhor anything capable of fulsome interpretation, but I am certain you now know me well enough to allow me at this "top-of-the-year" season to express my joy that you are better and my hope for a complete return to normal health so that when you really grow old you will continue to bear fruit; and what a beatitude it has been to me to watch you illustrate in your life the life of Him whose coming we celebrate at this Holy Season.

James H. Speer

FIRST BAPTIST CHURCH

October 26, 1932

Mr. J. C. Luker

The Dayton Company

My dear Brother Luker:

I just want to tell you that Mr. Dayton, in my judgment, at the dinner which he generously gave the ministers at Five Ten Groveland Avenue on Monday, did one of the biggest and best things that I have heard in the thirty-five years of my residence here. I do not refer so much to his providing that pleasant social occasion, giving us an opportunity to meet his new pastor, but especially to what he said in connection with the greetings to him and Dr. Boddy. He talked for about ten minutes and with an eloquence that I did not know he could exercise, in a direct plea with those of us who are religious leaders to get back to God, to the simplicities of the Gospel message, and above all to prayer life.

It is my candid judgment that he profoundly moved the entire company of us, and I know that he profited me. Then in addition to that he did the extremely wise thing of giving to each minister present a book that is bound to produce deep spiritual results, namely, the life of that great and glorious evangelist, Chas. G. Finney. It impressed me as a master stroke in the interest of true Christianity, and I believe there will come blessed results from what seemed at its face merely a social gathering, but what proved to be a gathering with a great spiritual import.

W. B. Riley, Pastor

M. L. BURTON, PRESIDENT, UNIVERSITY OF MINNESOTA

November 30, 1918

Dear Dr. Burton:

Last evening I thoroughly enjoyed reading to my wife the article on "Mary Lyon" in the December Atlantic, page 785.

Somehow the thought came, "Dr. Burton will be glad to read this—call his attention to it for he may not have seen it."

In this connection I am going to do what has been on my mind for months—tell you I am glad and thankful you are at the head of the University. I thoroughly appreciate and believe in what you stand for and rejoice that the young men and the young women have the inspiration of your life and your character, as well as your words.

Too often public men feel almost alone because of lack of spoken appreciation, and too often we fail to enrich life with words of approval.

I hope you and Mrs. Burton may be spared many years to influence both faculty and students for the things that are "worth while."

George D. Dayton

December 2, 1918

My dear Mr. Dayton:

I cannot thank you enough for your letter of November 30th. I noticed in my last Atlantic the article on "Mary Lyon" and I am going to give myself the pleasure of reading it. How I wish I could find time enough to sit down and read it to my wife as you have to yours.

You can scarcely realize how much good your letter has done me. A university president leads a lonely life, and your word of appreciation and commendation for my point of view and the things which I am trying to accomplish has been very helpful.

Believe me,

M. L. Burton

The following appeared in "The Christian Register" of Boston, May 6, 1920. How it came to appear there, I do not know.

A merchant, Mr. George D. Dayton, of Minneapolis, spoke as many of our own laymen are speaking, when he told a large meeting of his colleagues that the greatest pleasure of all was to use their wealth for the realization of the passion of Christ. He said that it was a great satisfaction for a man to develop his business; in the war, men learned a greater satisfaction—the service of their country by means of their genius for organization. "But there is something grander still: Men in the quiet of their own thoughts, without the excitement of external conflict, calmly and judicially deciding to consecrate their money, their talents, their time, themselves, to the service of Jehovah as they connect up with the great enterprises that make for the regeneration of the race, yea, for the redemption of mankind.

"Men, is there anything nobler in this world than following in the footsteps of the Christ of Galilee who went about seeking how He could relieve, uplift and benefit humanity? That is the best, the highest, the most attractive ideal for those who seek to make life really worth the living.

"And you men, who have developed the faculty of making money, can find abundant opportunities to exercise your talents in seeking to bring the wealth of the world into the treasury of your Lord, who can change it into redeemed lives, purified homes, intelligent manhood, and thus make the gold of earth help in ushering in that better day we all long for. It is a man's job to be a Christian and to recognize that God has the first claim on all his talents, strength, time, resources."

CITY OF MINNEAPOLIS
Office of the City Attorney

September 5, 1930

Mr. George D. Dayton, A. R. Rogers,
Edward W. Decker, Lyman E. Wakefield

Dear Sirs:

I wish to acknowledge what I consider to be a disinterested public service rendered by you in the matter of the gas franchise. It is my belief that without your active interest the settlement finally arrived at could not have been effected. Throughout the negotiations I was impressed not only by the understanding and grasp of a rather difficult special problem shown by you gentlemen, but likewise by your kindly courtesy and patience. It is to be regretted that similar help and advice on other important city problems is not more often available and made use of. It is also regrettable that the circumstances of the times are such that public acknowledgment of such signal service in the public interest may not be made.

Neil M. Cronin, City Attorney

NOT THE GOVERNOR, BUT MR. DAYTON

The Albert Lea Tribune says:

"And now we are told that Governor Eberhart was the instigator of the idea of buying cattle in the Southwest and shipping them into the state and feeding them for market. We noticed a report to that effect in the Twin City papers, but thought it a mistake, as we had noticed a suggestion to the same effect from some of the state bankers some time before, and there were a number of carloads shipped into the state before the governor got busy. But last week at one of the development meetings the governor's private secretary reiterated the fact and said that the honor belonged to the governor, and so the bankers who got the scheme going and offered to finance the farmers for the purpose will have to take a back seat and suck their thumbs."

Since this question has been raised, it is only proper that the credit be placed where it belongs. The original suggestion, we believe, came from Mr. George D. Dayton, the Minneapolis merchant. It was printed on the first page of The Journal on August 18, 1907, in the form of an interview with Mr. Dayton, whose own experience in stock raising suggested the plan to his mind, and who outlined it at some length. Later on the plan was taken up by bankers and others, and on September 22nd a committee of citizens informally named by the governor assembled to discuss the project.

Minneapolis Journal

March 15, 1910

My dear Mr. Dayton:

I cannot find the proper words in which to thank you for the remarkable thought which prompted your most beautiful and useful gift to our little man. I was not aware that any one, except the most intimate friends of the family, knew that Mr. Purple was buried on the 12th day of March, 1909, which made Walter's 12th birthday one never to be forgotten by us.

Your remembrance, coming when it did and in the beautiful way it did, is accepted in the same spirit in which it was sent. It has shown us that there is still—not only a good God who remembers—but also some good men who remember. If Mr. Purple could look down and see and know, I am sure that he would join me in thanking you, as I am sure he joins us in the hope that his boy may become—in the truest sense—a "manly man."

The books, with your letter on the inside cover of one, are a present delight to us both, and the information contained in them will be a source of future knowledge for the little man. We thank you.

Yours truly,

Mrs. Margaret Purple

March 16, 1911

My dear Mr. Dayton:

Last year I suspected—this year I feel certain—that you keep a record by which, each day you are building for yourself a monument; each stone in that monument, a memory in the mind, and heart of some individual, a lasting influence toward the good in the life of that individual, for time and eternity.

For our place in that record I, as much as Walter, wish to thank you.

Mrs. Margaret Purple

Holdrege, Neb., Oct. 14, 1932

My dear Friend:

I cannot but address you as I have, though I never had the pleasure of your personal acquaintance. It seems that I must know you. I have thought your thoughts with you as I have enjoyed the splendid books you have so kindly sent me from time to time.

On my book shelves is a row of books, growing surprisingly. They give me pleasure and encouragement, just to sit and look at them. I cannot tell you what a stimulant they are. When I feel inclined to discouragement, they cheer and encourage me—just seeing them there on the shelf. They tell me again and again of one who has felt my need, and who though miles away is sharing my burden, and who must therefore be deeply interested in seeing that I do my best for the Master. But they are vastly more than an external encouragement. They have been meat to my soul. How can I thank you! With deepest gratitude, I am

Harry Hansen

May 16, 1927

Dear Mr. Dayton:

"I would rather be a teacher of the Gospel and a winner of men for Christ than make millions in business," we heard you say with quiet, genuine eloquence, as you stood by the side of R. A. Torrey on that day in which you entertained the ministers of the Minneapolis Presbytery in his honor.

By your distribution of books that men might be inspired to better preaching, by your witnessing and by your life, and by your timely aid to struggling churches, and many other things we knew that what you said was true. None of us can forget it.

D. T. Kuhn

Henry, South Dakota
September 25, 1932

Dear Mr. Dayton:

I am a young Methodist preacher, serving a small town church and a rural church. My salary is considerably less than a thousand dollars a year. I have had five years of college work. Oft times I have grown a bit discouraged and have wondered if this preaching business was really worth the sacrifice. I have been guilty of wondering if this "foolishness of preaching" was not foolish after all.

After reading this wonderful book, "Jesus Came Preaching," I have received a new vision of my task—the glorious opportunity of preaching a crucified Christ to a *needy* world.

I have become, despite my early home training, a moderate modernist. I have wondered, in this age, what to do with this man called Jesus. Now I know. I cannot thank you enough for this book and for the new vision, the new courage and the new faith it has given me.

Here is one preacher who will thank God for men of your type. And may the glow that has come into my soul find an outlet in other souls and all—because of your noble gifts. May God bless you.

Sincerely yours,

..................., Iowa
October 30, 1933

My dear Mr. Dayton:

Yesterday I completed ten years' ministry here. I want to extend my thankfulness to you for your help. I cannot forget how quietly and wisely you gave me "Jesus Came Preaching" by Buttrick, to keep me faithful to my central task; "Radiant Religion" by Conrad, for sermon tinder and inspirational living; Finney's Autobiography to keep my prayer life aglow. Yes, how wise you were, as well as generous! Also, accept my thanks for other books sent me. It is impossible to pay you back, but I will try to be a better preacher, hoping the things you have given me will help others.

Most sincerely yours,

I FORGOT THE LORD'S PRAYER

January 6, 1913, the Presbytery of Minneapolis created a local Church Extension Board, and from that date I have been a member of said board.

It was necessary at the beginning to get acquainted with the facts as to the churches of Minneapolis Presbytery, therefore different ones were assigned to specific tasks. I was assigned the Homewood Church, corner of Plymouth and Queen.

The first Sunday I went there six persons made up the congregation. The pastor had developed friction and disappeared. There were floating debts of about $3,700.00, and title to the property was uncertain. Every aspect of the case looked hopeless, but one; the Sunday School had some forty-five present.

I agreed to act for six months as Sunday school superintendent, and the board agreed to keep the pulpit supplied. No one was left to pay the debts so the board paid in full all indebtedness, thus clearing the church name of dishonor, and also secured full and clear title to the building and two lots.

The Sunday School met before the church service, and at the close of the school hour I would leave to attend my own church. Somehow one Sunday I lingered, and when the minister failed to appear at the proper time I suggested we begin the service with one or two songs and assured the congregation some one would surely come because the committee had promised me they would always provide a preacher if I would serve as Sunday school superintendent. No preacher appeared. We read some Scripture; sang again; offered prayer; sang and took the collection. It was evident no minister was coming, so I suggested we sing several verses and then in conclusion all unite in the Lord's Prayer. As they sang I tried to recall how to start the Lord's Prayer, but "for the life of me" I could not think of the first sentence. When the verses had been sung I suggested they sing another verse, but memory still failed me. In a seat near the pulpit was a minister over eighty years old. Quietly I stepped down, laid my hand on his shoulder and asked him to lead us. He thought it a courtesy on my part and appreciated the "honor." The next day he attended a meeting of Presbytery and, I was told, "lauded me to the skies," expressing the wish more laymen would take an active interest in the small churches. Years ago he went to his reward, so I am free now to relate the incident without wounding him. How grateful I was to him for relieving me in my embarrassment—and I am glad he was comforted by the "honor" thrust on him.

The Church Extension Board has had many thrilling experiences. Let me mention two briefly.

Some years ago out on East Franklin Avenue, there was a Presbyterian Church quite well-housed, but unwise counsels prevailed and they sold the building and bought two lots in a poor location on which they erected a tabernacle. The outside was covered with tar paper and some laths nailed to keep the paper from being blown away. The interior was not plastered; the floor was of wide boards with cracks between. The structure would have been called a shanty out on the prairie—it was a disgrace to Presbyterianism. They had also bought a parsonage two or three blocks away which was mortgaged for $2,500.00. The tabernacle was mortgaged for about $1,100.00. When our board tackled this problem we were perplexed, indeed.

The other side of the Milwaukee tracks was Elim Church that had always been a burden to carry and gave little promise of ever being independent. Many conferences, and much going back and forth, resulted in our board deciding to sell all three properties—the tabernacle, the manse and Elim—combine the two churches, buy the present location of Vanderburgh, corner of 30th Avenue South and 33rd Street, and build there. Scarcely had these plans been consummated and a very comfortable edifice been completed and occupied for only two or three Sundays when fire removed everything except the foundation and the lots. That was Friday morning. Sunday the congregation met in a hall and I was there to represent our board, urging the people to rebuild and assuring them our board would cooperate. The people had a mind to work, and speedily the present Vanderburgh Church took form and became a reality. We loaned them about $13,000.00, without interest, all of which has been repaid.

The Sunday the second church was opened and dedicated there was a communion service and I counted on the fingers of my hands as the names of fifty-three were called and they united with the church on profession of faith. I said quietly to myself, "This could not have been but for our Board of Church Extension." Did the result that Sunday alone justify all the efforts of our board for that church?

A word about the present Knox Church, corner 48th and Lyndale Avenue South. It was called Rosedale when our board first considered its precarious condition in a location where it had little chance to grow. It was small, nearly discouraged, in debt beyond its ability to pay. Certain members had picked a location at the corner of Lyndale and 48th Street South, and desired to move the chapel there. This created a real estate problem. We had to sell the old lots, buy the new ones, move the building, repair and enlarge it and clean up some old debts. This cost our board $4,500.00, plus what was raised on the field.

Later the parish needs justified a larger building and the former structure grew into the present comfortable, finely arranged modern church building at a cost of over $24,000.00, one-third of which, $8,000.00, our board loaned Knox Church without interest. This loan has been repaid in annual installments, so the funds can be used over again elsewhere.

These are simply illustrations of what the board has done during the over twenty years of its existence—and done so quietly that only a few know of its work, its needs, or its opportunities. Paying debts, helping finance new structures and modernizing old ones, assisting in budgets of expense, restraining ambitious desires, cooperating in well-conceived plans—all has been a labor of love and members of the board only wish they could have done more.

Talks and Addresses, which perhaps reveal some of my philosophy of life; and into which have been woven many of my experiences and observations; together with illustrations from the lives of others.

REMINISCENCES

Store Dinner, April 20, 1932

Because there has been so much talk the last two years about financial panics and depressions, I have thought it would be interesting for us to spend a half hour reviewing and discussing the panics in our own country during the life-time of many now living, their causes, their sweep and their duration.

You will observe I do not say their cure—for I do not believe there is any cure that can be devised to prevent national excesses resulting inevitably in depression, panic, suffering. No laws can deter people from extravagance, unreasonable speculation, unwise investments. It is possible, however, for individuals to avoid being swamped in the disaster that engulfs many. I was immensely interested in the statement that came to me of one of our men who died in February last. He had been connected with the store for some years—his salary had never been larger than $20.00 per week, but when he died he left $17,000.00 in bonds and mortgages, and a home clear, worth $5,000.00. I am told that every week he saved something. He was independent of the panic that has prevailed. He selected his investments so carefully that interest was paid regularly on every one. Every person in this room can save something each week out of your salary—and you ought to.

You older ones have heard me tell—but for the sake of others who have not been here so long, I repeat—when Mrs. Dayton and I were married my salary was $800.00 per year, but each Saturday night we laid aside a five dollar bill. Before our marriage I had paid for a modest home, which after our marriage we furnished gradually. We bought nothing on the installment plan, we had no charge accounts, we paid cash for all we bought. If we did not have the money to buy what we wanted, we went without until we could afford it.

In that simple, modest way we laid the foundations for our after career. I wish every young couple had the sense and wisdom to do similarly. Now, when multitudes are being fed by the hand of charity, how it emphasizes the old idea of economy, thrift, saving for the rainy day, which comes in every life sooner or later.

I wish I could impress on every one of you the importance, the real pleasure of setting aside regularly every week some portion of the salary received. How many of you will heed the message and act wisely?

Back in Genesis we read of seven years of plenty followed by seven years of famine, and ever since the world has seen lean or poor times follow periods of seeming great prosperity.

In the fifth century before Christ, Herodotus, the famous Greek historian, tells of a great boom in copper in Egypt. Every one from the king and high priest down was buying for a rise. Prices mounted high, and then the inevitable drop came and thousands were ruined. Depression spread through the then known world and pessimism prevailed everywhere as now.

The first panic in my life-time was the one in 1857. The country was excited over the gold discoveries in California, railroads were being built with feverish haste, speculation was rampant, and then the day came, August 24, 1857, when the Ohio Life Insurance & Trust Company collapsed and the panic was on. Previous to that there had been here in Minnesota the greatest land boom ever known in the history of this state. Both city and farm property changed hands at a furious rate, every time at an increase. Money loaned at 3½% per month, because borrowers never doubted their land profits would repay the loan and interest. Suddenly the change came and over night the values fell and customers vanished. The population of St. Paul is said to have dropped 50% in a month, and many went back East to their relatives, who by that time were poor also, for the effect of the panic was nation-wide.

Recovery was delayed until the Civil War began. Then four years of war activity and prices for everything mounted. One housekeeper tells of butter at $1.00 per pound; another of wheat at $3.00 per bushel. From then on to 1873 cities grew, business expanded, speculation in everything developed, railroad building went forward rapidly. How well I remember the circulars and maps sent out in 1872 by Jay Cooke & Company telling of the marvelous wealth of the great Northwest and offering the 7-30 bonds of the Northern Pacific Railroad which they were financing. Nearly every household talked about those bonds and to many came visions of becoming wealthy. Jay Cooke had handled successfully two billion of bonds for the United States Government, and his name connected with the Northern Pacific bonds attracted funds from widows, professional men and the most conservative investors. The Northwestern Bank of this city was started in the fall of 1872 "in the interests of the Northern Pacific Railroad, thus giving that road a banking house for the transaction of its immense business." What groans went up, what tears were shed all over the United States when in 1873 the news was flashed that Jay Cooke & Company had suspended and the devastating panic was on—what a crash! In July of that year I left father's home to go out into the world to make a living, but I was on a salary and had no capital investments. I ought to add that the Northwestern National Bank, in balancing on its books the account of Jay Cooke & Company, had a loss of only $22.97, strange to say.

Following 1873 came six years of depression until in 1879 the gold basis was resumed and the growth and development of the country brought prosperity again. That year, 1879, witnessed a serious crop failure in Europe, which inclined many to migrate to the United States. Their coming created a demand for land in the midwest, and very naturally the boom in land started speculation in commodities and stocks of all kinds. Unwisely U. S. Grant allowed his name to be connected with that of a young stock broker in New York—the firm of Grant & Ward appealed to the imagination of a multitude of people and again visions of sudden wealth swept people away from all common sense ideals. When it was learned the house of Grant & Ward was a financial wreck, the panic of 1883, 1884 and 1885 immediately appeared and distress again stalked the land, until in 1886 things turned upward and matters moved along pretty well until 1893.

In 1878 Congress passed the bill, over the veto of President Hayes, requiring the government to coin not less than $2,000,000.00 of silver each month on the basis of 16 ounces of silver to one ounce of gold. In the twelve years up to 1890, 378,000,000 silver dollars were coined, but no one wanted silver dollars, because they were too heavy and the banks hadn't vaults large enough to store them in. Secretary of the Treasury Sherman announced not over 35% of the silver dollars were ever forced into circulation.

The United States was then a great borrowing nation and

Europe began to fear we would pay our debts in silver. In the first half of 1891 over 70 million dollars in gold left us for England, and people who understood began to fear our government would be unable to maintain the gold standard.

In the years 1886 to 1893 there developed large combinations of capital, mergers of all sorts, financial trusts and all this necessitated heavy issues of every sort of so-called securities—every kind of a boom was born and inflation was the order of the day.

When Grover Cleveland became president in 1893 he found the treasury loaded with silver dollars and almost depleted of gold—the booms were about at the bursting point and everything was ripe for a panic. When a cordage combine and a coal monopoly collapsed it was simply touching a match to the tinder—a great conflagration was on. Quickly banks and trust companies all over the land tumbled. Oats went down to 10c a bushel; wheat to 40c per bushel; cows to $10.00 apiece; sheep to $1.00 per head. In fact, railroads would not transport sheep without freight being paid in advance, for fear the sheep would not sell for sufficient to pay the freight.

One railroad followed another into the hands of receivers until, it is said, 169 railroads had become bankrupt. Union Pacific stock sold for four dollars per share and Northern Pacific for around two dollars and a half per share.

The supply of gold in the U. S. Treasury sank below $50,000,000.00, and President Cleveland bought $100,000,000.00 in Europe through J. P. Morgan, without any commission to Morgan.

The panic of 1893 is regarded by some as the most severe this country has ever known. I was then president of six corporations—a bank; an investment company; a flour mill; a railroad; the school board; the trustees of a church—and every one of them needed money.

On the morning of July 5th, about 10:30, the bank across the street closed its doors without a minute's warning to us. As soon as I heard of it I rushed over and through the back door to ask the president if we could help him. He replied, "You better look out for yourself." It had not occurred to me there would be a run on us—we had done nothing wrong.

Immediately, however, the run started. The first person came in on an actual run.

It had been the custom of the banks to close from twelve to one o'clock for lunch. I told our people to forget lunch and keep open. The run did not really die down until on the fourth day. We kept open and somehow took care of the demands. I could relate many interesting details—at least they were and still are interesting to me, for I hardly know yet how we kept running. To illustrate, one woman drew out a considerable sum. I went to her home about six o'clock and said, "There is no time to talk. You don't need that money and I do." The husband at once said to the wife, "Go upstairs and get that money for Mr. Dayton." I went to Azom Forbes and said, "Did you ever ask me for anything you didn't get?" He said, "No." I said, "I need your help now." He said, "I will put in all my time tomorrow on the street"—and he went back and forth saying to groups, "I have so many thousand dollars of notes; there is all my stock of lumber, machinery and horses. You can have anything I have and I will take your claim against the Bank of Worthington." A man in North Dakota, who saw in some paper there was a run on us, wired me, "I have sent you so many thousand dollars. Do you need more?" Some drew out their money, carried it around awhile and then brought it back.

In March of that year we had started the erection of the eight-story building now known as the Besse Building at corner of Nicollet and Sixth. I wired our agent to come down and said to him, "You see the run is on. I don't know what the outcome will be. I know what it means to me to stop work on that building, but I don't want any one to lose by me. You go back and tell them they can stop." He returned to Minneapolis, called the contractors together, told them the situation and gave them my message. They discussed conditions and then said, "You tell Mr. Dayton we will go ahead and trust him to do the best he can."

On November 1, 1893, we opened that building to tenants—a building erected in the heart of one of the worst panics ever known. We sold that building to Gov. Pillsbury in 1901 when we began the erection of our six-story building on corner Seventh and Nicollet.

During the panic of 1893 the Columbia National Bank of this city informed us they had charged our account with so many thousand dollars and credited same on our note to them. I told them that if as a result of that any of our checks went to protest I would sue them for damages and demanded a return of the credit. It was restored. The bank in New York City with which we did business, did precisely the same thing, and I wrote them also demanding the credit be restored, and it was done. We were all desperate in those days. Every bank was fighting for its life and I cherished no ill will over their actions.

The railroad company notified all its agents between here and Sioux City to send in no bank checks but collect cash for all freight bills. I wrote the superintendent it would be easier to close our bank than to keep it open, but we were keeping it open for the benefit of the community and asked their cooperation. At once he notified the railroad agent to accept our checks each day for a definite amount. I wrote him that was very nice, but we wanted the amount unlimited. He granted our request. I was told our bank was the only bank between here and Sioux City recognized in that way.

One of the local lumber yards belonged to a chain operated from Minneapolis. They began to demand cash and I took it up with them as with the railroad company, and they decided to accept our checks also for any amount.

In the fall of 1893 a group of stockholders of our investment company living in Central New York discussed conditions and decided to send our vice president, who was a New Yorker, out to see how matters were. I knew nothing of it until he appeared in the office. He remained with us three days and had every opportunity to learn details. The last evening he said to me, "Dayton, you have got to go." I said, "We won't." He said, "How can you keep running?" I replied, "I don't know, but we will," and we did.

The state bank examiner was with me one night until 2:00 A. M. I told him frankly I was ignoring every banking law, but I was doing it for the benefit of the community. Finally, in a moment of desperation, I turned on him with the question, "What would you do, Mr. Kenyon, if you were in my place?" He replied, "I would do exactly as you are doing." To the credit of his intelligence, be it said, he left us alone and we worked it out. Not a business house in Worthington, Adrian, Rushmore, Fulda, Avoca, Heron Lake, Bigelow, Round Lake that did business with us failed—we tided them through the panic of 1893 and the hard years of 1894, 5, 6 and 7.

At its beginning our investment company adopted the slogan—

Interest always paid when due;
Principal according to agreement.

Investors all over the United States sent us funds, and we sent checks on New York for interest so as to reach investor by day due. Previous to 1893 and all through the panic of 1893 we did this and investors knew they could rely on our promptness. Maturities were scattered through the year for each month, but on January 1, 1897, an unusually large amount fell due, and we were accumulating funds for it in the National Bank of Illinois, the second largest bank west of New York City. About 3:00 P. M. December 21, 1896, I received a telegram from New York saying, "It is rumored National Bank of Illinois has closed," and our funds were tied up with January first only ten days ahead. At once I wrote letters to a number of men scattered through the East telling them the facts and asking them to send to New York City for credit our account a certain number of thousands of dollars, saying, "There is no time for correspondence. We must keep our agreements. Please do as I have asked and wire me you have done so." Strange as it may seem, every man but one did exactly what I asked. I still marvel at it.

In 1888-9 four men in Southwest Minnesota were dreaming of a North and South Railroad, southern terminus to be at Worthington temporarily, and northern terminus to be a Northern Pacific connection. Such a road through a prairie country could then be built for about $12,000.00 per mile, plus cost of any long bridges. Surveys were made and towns voted bonds to aid the enterprise, said bonds to be delivered when road was completed. Henry Villard was in the heyday of his glory as president of the Northern Pacific. It was customary to issue bonds for $16,000.00 per mile, and then stock the road for $16,000.00 per mile. Mr. Villard was willing to take our bonds at 75%, provided we would give him 51% of the stock. This meant he would have the cream and we simply have the fun of doing the work. So we declined. We enlisted a Chicago man to join us, we to furnish all the funds, he to go to Europe and float our bonds. He was one of the most charming men I ever met—keen, brilliant, versatile, just the man to beguile foreigners. The day he started for Europe in 1890 I handed him $12,000.00. In London he gave a series of banquets and the bankers listened. One day he cabled the deal was made—send the bonds. Before the bonds were ready, on November 14, 1890, Baring Bros., international bankers, home office in London, failed—and all was off so far as our deal in London was concerned. Our agent went over to Berlin and quietly began a series of banquets, for it takes time to get acquainted with bankers and win their confidence. Again, he cabled the deal was made—send on the bonds. And then President Cleveland sent that famous message, calling the bluff on England about Venezuela.

The United States had scarcely enough powder to wad a gun, but Europe did not know the situation, and Cleveland's forcible language sent a chill down the spine of England—and Europe thought war between the U. S. and England was inevitable.

There was nothing for our agent to do but come home. His ship reached the dock at New York City, when he jumped overboard and drowned, a discouraged man. Another of our group, broken in health, went to California, and came back in a casket. A third went into receivership and paid his debts 22c on the dollar. The fourth became a bankrupt and paid his debts 31c on the dollar. All the other four long since died. I, the fifth man, am the sole survivor to tell the tale.

In 1893 and the hard years following we suffered heavy losses and really were worse off than nothing. Wife and I believed if we could save our credit we could make good—those were the days when we ate bread without butter and kept our expenses at the minimum.

I decided the best way to recover was to buy stocks of banks that had survived the crash. The Security Bank of this city had seen all its surplus and capital wiped out, but had a good reputation; the First National, after exhausting its surplus and capital, had assessed the stockholders 100%. I bought heavily of their stocks, and bought so much of National Bank of Commerce, that the president said I was their largest stockholder. To do this I borrowed very largely and was widely spread, but my holdings were good and advancing in value.

Then in 1901 came the titanic struggle between Harriman and Jim Hill for control of the Northern Pacific—each believed he had it, but to make it more certain they bid the stock up to $1,000.00 per share—stock that in 1893 sold around $2.50 per share.

I was alarmed and felt my only safe course was to liquidate, so I sold my bank stocks at a fair advance and paid my debts. The previous losses had been made good.

Monday morning, October 28, 1907, the vice-president of National Bank of Commerce, since absorbed by Northwestern Bank, telephoned me advising we cease cashing checks. I said, "Why do you talk that way to me?" He replied, "I advise you to look at the morning paper." The banks in all the large cities had decided to cease paying out cash. Speculation had become rampant; wild mining ventures and the desire to get rich quick had paralyzed good judgment internationally, with the invariable result. The Knickerbocker Trust Company suspended and the panic of 1907 was on. Calling in several of our executives we quickly prepared an advertisement for the afternoon papers to the effect that The Dayton Company was here to accommodate the public; we would accept all good checks; we would break up large checks and give post office money orders payable in any town in the United States, or we would issue our own checks on Chicago and New York, and we would go on doing business as usual. More cash came in than we paid out, and on the third day we sent $25,000.00 in cash down to the bank to help them. The whole affair proved good advertising for us.

From then until the fall of 1914 business all over the country was quiet—every one was wondering what could help the general situation.

August 1, 1914, war was declared by Germany. Some of you recall that three days before that we called a group of you together, and told you we were going to send you East to buy merchandise, and you may recall the phrase used, "It looks as if nothing but God Almighty can keep those nations over there from going to war." On your return we told you we wanted you to get every nickel possible for the merchandise, and promised you we would set up a reserve or surplus for the inevitable day when a decline in values would bring losses.

The war created demand for many things. Soon factories were running day and night and the railroads were swamped with freight. Prices skyrocketed. Every one, including farmers, was getting rich. The war ended, but people were feverish and couldn't stop for meditation.

Then in September, 1920, came that circular letter, issued by some ignoramus connected with the Federal Reserve Bank, advising banks to insist on farmers selling their crops and paying their notes. The farmers had put in their crop with high-priced seed, high-priced machinery, high-priced labor, binding twine, etc. Just as the crop was ready to move, prices of everything the farmer had to sell struck the toboggan slide. That letter cost the Northwest millions and millions of dollars. Had the writer had sense enough to have withheld it for ninety or one hundred days, it would have given the farmers the time to sell their crops and pay their notes, and thereby saved many small banks from receivership.

The Dayton Company owed the banks $800,000.00. We told you to quit buying and sell our merchandise and get ready for lower prices. Some of you recall the order issued in November, 1920, that not a dollar of merchandise could be ordered by mail or telegraph, unless D. D. signed it. We crowded sales and by February 5th we had paid the banks every dollar we owed them of that $800,000.00. But, we estimated our losses had been $675,000.00, and I want the younger people here to take notice that we survived the loss of that $675,000.00 because back there in 1914 we had set up a reserve and added to it steadily in the prosperous years until we were able to take care of the losses that came and survive them.

The history from 1921 down to the present moment is known to all of you. Agriculture has never recovered from the terrible blow dealt it in the fall of 1920. But every other class, forgetting experience, plunged into the greatest excesses of extravagance and speculation imaginable. No other period in all the 75 years of my life has equalled the past ten years in the wildness of our living, spending, gambling. "Spend to be prosperous" became the slogan. Young people married without a dollar ahead; rented an apartment furnished on the partial payment plan; bought clothing on weekly payments; secured an auto and a radio on the installment plan—mortgaged their future when they didn't even know they would have a future.

Older men made a mad rush for wealth through combinations, anticipations of future profits, marking up of values—and the women demanded their share of so-called opportunities for securing quickly through speculation the wealth they longed for. Only one result was possible. The tumble began in October, 1929, when the speculative bubble was pricked and some gas let out. Then, in November following—and on through successive months the entire nation has slowly been coming down from the false pinnacle of prosperity built on a foundation of sand. Every one now realizes the poor judgment, the utter lack of common sense that prompted the mad rush for wealth, which can only be secured through industry and economy which, together, spell thrift.

Mr. Mitchell, president of the National City Bank of New York, told of their charging off $44,000,000.00. It is reported the Chase National of New York charged off $55,000,000.00;* the Continental of Chicago $15,000,000.00, and every corporation has had to revise down its list of assets. Scarcely an individual who had anything but has suffered a shrinkage, which is another word for loss.

Perhaps the most serious feature of the present depression is the learning by many to accept charity. Will they hereafter learn to work and save, or will they lose their morale and be willing to become recipients of the dole, charity? It does not help much now to say that the great majority of those now accepting food, etc., as a gift might have plenty of their own, if they had been economical and each week in the past saved something for the rainy day.

I visited Minnesota in the fall of 1881; again in November of 1882 when it was arranged I should take over the Bank of Worthington on April 1, 1883, in the interest of a group of people in central New York. Shortly after we also organized the Minnesota Loan and Investment Company, with its slogan, as I have said,

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* Before an investigating committee of the U. S. Senate, October 17, 1933, it was stated the records of the Chase National "showed that, in the four years ending July 31, 1933, it had set up reserves of over $212,000,000.00 against losses." The next day it was stated before the same Committee, "We have not liquidated all" the losses.

> Interest always paid when due;
> Principal according to agreement.

Some twenty-five years later this Company was gradually merged into the Dayton Investment Company. Both of these companies have the record of never letting an investor wait a day for interest, and never letting an investor through them lose a dollar. There have been losses, lots of them, but we always absorbed the loss and protected the investor fully and absolutely. That is a record no other similar corporation in the United States can boast of. On page 154 of the book "Following the Prairie Frontier" the author speaks of the failure of every important farm mortgage company. I have seen one after another go down and sometimes wondered if we could survive. On December 1, 1931—the day before I went to the hospital for the illness you all know about—I cleaned up the last and only obligation outside of Minneapolis, and now no stain of any kind can ever come to either of the two Investment Companies. They kept the faith absolutely.

I desire to say as a simple matter of justice to one not here, I have sometimes doubted if I could have gone through 1893 and the hard years that followed, had it not been for the faithful wife, who stood loyally by my side and strengthened me by her faith, her courage, her optimism, her spirituality. Day after day as I went to my home I found The Book open on my desk and I knew she had found some passage of Scripture that would renew my courage and send me back to the bank revitalized. And so it was all through the fifty-two years of our married life.

How long the present depression will last, no one can tell. For you and those who have employment on definite salaries, it is largely an individual matter. If you are wise and regularly save something each week out of your salary, you can be very comfortable, and you are very fortunate. For those out of employment—and for some of us who are charged with heavy responsibilities of management, it is very different. It would give me great pleasure if I knew every one in this room would save something each week out of his or her salary.

One other thought, and I am done. It would give me great pleasure if I could know every one of you was a follower of God. I have nothing to say as to your being Catholic, Jew, Methodist, Baptist, or something else—but I do say the most important thing any one can do in this world is to give himself to God in loving service, and unite with some church. Let it be known you are striving to live a clean life, a useful life. Yes! a Godly life.

ADVERTISING

Store Talk in June, 1924

Good morning, everybody!

Quite unexpectedly, there came to us the other day an opportunity which will result in making us a target for criticism. I refer to the announcement in yesterday's Tribune, in response to a request that several business men issue statements in regard to the value and importance of advertising; and this house was selected to make the first utterance. I don't know what impression was made upon you as you read that announcement, but I am frank to say that when I really saw it in print and realized that it was going to the thousands and tens of thousands of people who read the Tribune, I began to tremble. I want to read it to you this morning, and let us see if we can take in the import of it, and the wide reach of it.

(I read announcement from paper)

That was signed by the President of your house, awakening you and me—all of us—to the truthfulness of what was said in that ad. Pretty strong, isn't it? Can you make it any stronger by the addition of any adjectives or any other words? Would you make it any less strong than it is if you had the chance? Would you be happy if you were really working in a house where it was necessary to say any less than is said in that ad? Doesn't it give you a thrill of pride and increase your self-respect to believe you are one of a group that has justified such an announcement? Who is behind and responsible for our advertisements? The advertising office. Yes, and they will make a mistake if ever they permit a word to creep into one of our announcements that they think is not true, that did not represent an honest effort, that would convey any false or mistaken impression. It has sometimes seemed to me that if there is ever any one who ought to be a careful student of the English language, it ought to be those who attempt to write or correct advertising. They ought to study every word, the phraseology of every sentence so that the impression which they seek to make upon the public is fully justified. But back of them, and primarily responsible for the truth of our ads, is the group who are buying merchandise, and it is because of that that I have wanted to have you come together this morning that we may quietly and thoughtfully read over these words and consider the import, the purport of them. Because it is up to those who buy merchandise, those who select merchandise, those who are responsible for the merchandise that comes into our house, it is up to you to see that the foundations are properly laid so that truthful advertising can produce results in bringing the public into our house as customers. The advertising office believes you when you come with copy and suggestions to them; they suppose you have been cautious in buying; they believe you know values; they trust your statements; and they prepare the ads for you. It is up to you to so put yourself in touch with the advertising office that they can represent clearly, effectively, honestly, fully to the community what you have done in the way of assembling merchandise which you offer to exchange with the community, they to part with their dollars and you to part with the merchandise on an equitable basis.

Several years ago some one from another city wrote a man here asking if Dayton's had any creed or code. The man replied, "No." He had been with the house only two or three years—I am not certain how long. But, he added, that if a creed or code was to be prepared, he would think it would be based upon the words, part of which I am going to read to you.

"Dayton's has no written code or policy, but we who have been a part of the organization long enough to imbibe it, have written within us a creed somewhat like this. 'A store that will keep growing in size and prestige all the time; known in its community as an institution that sells dependable merchandise in an honorable way, at a profit commensurate with the effort and investment that earns it, while giving a dollar's worth for every dollar received; its relations toward both its patrons and its employees based on the Golden Rule and the principles laid down by the Author of the Golden Rule; building within itself an organization that will succeed itself like links in a chain as the years go on; and, as a part of this building, developing the individuals associated with the business so that their lives may be successful and happy, whether they continue with Dayton's or go elsewhere.'"

I had nothing to do with the preparation of that, and did not know of it until after it had been written.

If that is the thought of every one connected with this house after they have been here two or three years, isn't it worth while to work your life into an institution that is building up such recognition, such a creed, such a code as that?

I brought down this morning a volume of our corporation records, and I am going to read to you just one brief by-law. You know that when an institution is incorporated, such as this, there are articles of incorporation prepared, which after execution are filed with the Secretary of State at the State Capitol and recorded with the Register of Deeds at the court house in this city; and after the incorporation is completed, a series of by-laws are adopted for the guiding and direction of those who have charge of that incorporated organization; and among others at the very beginning was incorporated this by-law: "The incorporators, having unanimously agreed that there shall never be any Sunday advertising by or in behalf of said company, said agreement and decision are hereby made and declared to be binding upon all the directors, officers and agents of said company." I say frankly to you that several times I have listened with great satisfaction as I have heard Draper read that by-law to different ones, and I am bringing it forward this morning mainly for the reason that I want you who are younger here than some others to see that the spirit of it is carried out at all times. And our house goes further than that—and I am saying this partly and largely for our newer people—we have no Sunday work in this house. In the laying of that floor downstairs the workmen have worked, have they not, Mr. White, up to midnight on Saturday night, but not on Sunday. We have no Sunday traveling, except in this sense, that we have consented when some of you have been abroad and in the Eastern cities and could not leave before, that you return early on Sunday morning so that you could be with your families on Sunday, rather than be compelled to stay in some other city on Sunday; and occasionally we have permitted some to start late Sunday night when it was really necessary to do so rather than have you start earlier and spend Sunday away from your family and in a hotel, but no one travels all day Sunday. We have not thought it wise to talk much about that. It is a quiet understanding in the house, an unwritten law, because it is not wise for a person to talk too much about some of these things which, if talked about, would cause misunderstanding and bring upon us criticism that would be unjust; but I have wanted to call the attention of you late comers to some of these things.

Now I want to digress just a little again, and yet in a way entirely connected with the trend of this whole talk. There came to our office yesterday two letters unsolicited. They are both from houses in New York City, not bankers in the ordinary sense of the word, but handlers of what we call commercial paper, selling it to different ones. "If you can use any money, we would be glad to have you send us $300,000.00 of your paper which we can handle at 3¾% interest and commission. You can make the maturities November or December." In the next mail yesterday came this: "We are today placing paper at extremely low rates. Will handle your paper at 3½%, plus ¼% commission, paper maturing at any time up to the end of this year. If interested, please telegraph, stating the amount and maturity." We haven't done anything with these houses for two or three years because, as you know, we haven't been borrowers for the last two or three years, but there have been times in the past when from one of those houses we borrowed as much as $585,000.00 at one time, and something like $500,000.00 from the other, never giving a scrap of collateral, simply our notes. They solicit business from us. Why? Because they have confidence in the integrity of this house. A banker once told a group here, they knew that when they had any paper signed by the Dayton Company, it would be met the day it was due. Is it worth while to build up confidence like that? Is it worth while to develop a reputation that justifies that? There comes to my mind this morning as I am talking the thought of the first note I ever gave for $50.00, and at that time it seemed more impressive than when I since have signed those running up to hundreds of thousands. You are a part of the house that is endeavoring to conduct its business so that the community will have just as much confidence in our advertisements as the bankers in our notes. You are the ones who are responsible as to whether the community is to have that confidence and be justified in having that confidence. We will get from this community just about what is coming to us. We will get just about what we deserve. I have no sympathy or patience with those who regret that they don't have a fair chance, because we all get just about what is fairly coming to us. If this house merits confidence or deserves the good will of the community, it means that on the part of you merchandise people you recognize the necessity for careful selection and necessity for study as to materials, and that you recognize the necessity for equipping yourselves with full knowledge as to market possibilities and future trends. Otherwise you may be deceived, and, without intending, mislead others.

There was one sentence in the speech which Dr. Burton delivered last week which impressed me very much. It was a long speech, but there was just one sentence which I have gripped. Nominating Coolidge he said, "His mind has a chance to work because his tongue gives it an opportunity." It is a very interesting thought. "His mind has a chance to work because his tongue gives it an opportunity." He is a student. He isn't constantly telling things, but he is revolving them in his mind and studying about them, and that is what you and I ought to do..

Instead of once reading a thing, read it half a dozen times and know what it says. How are you going to be qualified in connection with the selection of merchandise unless you are students of the materials that enter into the merchandise, of the process of manufacturing, and whether the public is going to desire that kind of merchandise?

Now I suspect that some of you have been sitting very quietly and comfortably, thinking that is all right, because some of you are service people and you don't have to do with the actual buying and selling of merchandise; but all of this applies just as much to you service people. How many times has a promise been made in this house that can't be carried out? I don't think very many, but once in a while. How many times is it indicated to some one that certain things will be done, and then the promise forgotten? Why was it necessary for Mr. White to come down here last Sunday to see about certain things because some one had forgotten that they promised something would be delivered on Saturday in order that the customer might have it on their travels? You can see that just as much depends on the service men and women in this house as on any of the merchandise men and women, and it is up to you to get under this burden of responsibility. Shoulder to shoulder we will build an institution with a reputation and character that justifies the confidence of the public, and it is up to us to see that every one of us does his and her part as individuals and then collectively. (Holding up the paper.) That is our Magna Charta, our creed, our code, our promise to the public, our pledge. And let every one see to it that the public never has any occasion to say that we are false to any of our promises, untrue to any of our statements. Consider the thought that you are one of the group that is making the reputation of this store.

EARTHQUAKE—PRESIDENT ROOSEVELT

Talk at Store Dinner, April 18, 1933

A desire has been expressed that I say a few words about the earthquake.

It was my first experience. I was at Daughter's in South Pasadena. At 5:54 P. M., Friday, March 10, 1933, I was conscious of a trembling of the house. At first I thought it was caused by the passing of a heavy truck; then by passing of a heavy railroad train; then, as the trembling increased and a roaring noise developed, I realized it was a genuine earthquake. My first decision was to sit down—then the thought I should be with the rest of the family—and I went to them. It did not occur to me to go out of doors as very many did.

At Daughter's the pictures on the walls were all askew; the doors of a bookcase flew open; the chandeliers were swaying and continued to sway for over ten minutes after the shock ceased. No damage was done there or in Pasadena.

We were some thirty miles from the severest effects of the earthquake.

Naturally, we turned on the radio and soon were told all sorts of rumors, guesses and facts. Calls for physicians, nurses, ambulances, American Legion men were issued. Requests for every one else to stay at home, keep off the highways, not use telephones came repeatedly. Four thousand marines and soldiers were quickly given charge of property, with orders to shoot thieves. Lighter shocks kept coming all night—and in fact, for six days to my personal knowledge. Some are reported later that I did not recognize. The loss of life was exaggerated —the loss to property was underestimated. Of the 117 or so deaths, twelve were attributed to heart disease—it was a testing time for hearts, and many wondered if their hearts would survive the tests, for no one knew what would happen any moment.

We kept the radio open until 11:30 P. M., then retired and slept until about 4:00 A. M., when a pretty sharp shock aroused many who were still asleep.

I will not harrow you with pathetic tales. One young woman was in a lavatory. The door was wedged by the shock so she could not open it, and remained there three days until some one heard her cries. A woman was in a basement when the upper floors tumbled and confined her. When released on the sixth day she was crazy.

The first shock at 5:54 P. M. Friday was the heaviest. The school houses suffered most. Had the shock come three hours earlier when tens of thousands of children were in schools, the loss of life would have been tremendous—panic and pandemonium would have prevailed.

Now let us turn to something more comfortable to talk about. Mrs. Sargent intimated some of you desired me to talk about banking history these recent weeks. How I wished I was home. I desire to say to you, however, that I think matters were handled in this store as well, or better, than if I had been here. I would have done some things a little different perhaps—possibly not so well. I was delighted with the manner you rose to, and grappled with, the situation. I know of nothing more agreeable to an executive than to learn his assistants can carry on successfully without his presence. I commend you, and am proud of you.

Turning now to the handling of the situation by the banks—

I unhesitatingly condemn the neglect of our banks to function more helpfully during the recent Moratorium. On March 4, not knowing the banks here had closed that morning, but expecting the question of closing would arise, I sent G. N. a sixty-word telegram suggesting he take the position the banks continue to do everything as usual, except pay out cash in limited quantities; that over 90% of business is transacted by check and there was no reason for banks not handling all the business that could be transacted by check. I still think that plan should have been adopted—and could have been. It was entirely feasible.

The banks all over the country were closed nine full days while Washington discussed and wrangled over technicalities. Some of the advisers were timid, some were foolish in their suggestions, some were technical, some simply quibbled over unimportant details—all at Washington united in unnecessary delay. Some one should have had the wisdom and the authority to issue orders that the banks do all in their power at once to relieve suspense, accommodate the people and encourage business by handling checks—and the use of Clearing House Certificates.

Having said what I have, I desire to go back of March 4, and say the situation could have been clarified previous to March 4, had Mr. Roosevelt been willing to cooperate with President Hoover to meet the conditions that evidently were massing to produce the situation that culminated so tragically the morning of March 4, 1933. It is a matter of history now that Mr. Hoover asked Mr. Roosevelt to assist in getting Congress to do certain things which Congress did for President Roosevelt but which Congress would not do for Mr. Hoover. Mr. Roosevelt declined to cooperate with Mr. Hoover to do what should have been done three weeks earlier than it was. Had Mr. Roosevelt been willing to give his approval and use his influence, considerable of the hoarding and much of the fear that paralyzed the nation during those three weeks could have been averted.

The proclamation which President Roosevelt issued Sunday, March 5, declaring an embargo on currency and gold, was the same, with slight verbal changes, which the former Secretary of the Treasury, Ogden Mills, prepared for President

Hoover and which Mr. Hoover asked Mr. Roosevelt to support with his public approval some days previous to March 4. Mr. Roosevelt was appealed to several times during that fateful two weeks, but would not lift a finger until Mr. Hoover had retired from office. As late as Wednesday night previous to his inauguration, Mr. Roosevelt was again appealed to by Mr. Hoover's representatives—also on Thursday—but still he declined to cooperate. Friday came—the situation was tense—each hour the bankers of Chicago and New York were reporting to both Hoover and Roosevelt and imploring them to act—gold was fast going out from the Federal Reserve Banks to those who were hoarding it, and the ratio was below the amount required by law. The federal government was more impotent during the dramatic hours of Friday than perhaps it had ever been as a situation developed that threatened a complete collapse on the morrow—then it was the governors of New York and Illinois saved the day by ordering a bank holiday for Saturday and Monday.

At 2:00 A. M. of Saturday Mr. Decker was aroused and informed as to the action for New York and Illinois. Others were called into conference and at 8:00 A. M., in the absence of the Governor, the Lieut. Governor of Minnesota ordered the banks of our state closed also—the only course to be pursued considering what had been done in New York and Illinois. At noon of that day Mister Roosevelt became President Roosevelt, and he began to act at once with a vigor, enthusiasm and pertinacity which I desire to commend.

I have felt it wise to give you this history of events because some day there will be garbled and incorrect statements issued as history, and I desire the foregoing recorded while fresh in mind.

On Sunday President Roosevelt issued the proclamation ordering all banks closed until further notice and placing an embargo on gold—the proclamation prepared by Ogden Mills more than two weeks earlier—the proclamation Mr. Hoover had asked him to approve and which others had repeatedly urged Mr. Roosevelt to speak in accord with—a proclamation changed in only two sentences.

Following this President Roosevelt crowded through Congress remedial measures that will be far reaching and helpful. So far as these may prove wise he deserves our gratitude—

especially for the splendid way he held Congress to do his bidding.

Some have wondered how such a condition could develop as to cause the closing of all the banks of the country. Many factors entered in. Let me state briefly some of the major ones. A year ago John G. Bullock of Los Angeles said to me, "The most regrettable feature of the depression is the loss of confidence in men who have loomed high in the financial circles"—and he referred to some who had proven themselves unworthy by their dishonesty and their faithlessness in handling trusts. But that was out on the Pacific slope, and it did not arouse resentment and distrust in other sections.

But when Halsey, Stuart & Company, who had borne a high reputation for integrity and conservatism revealed their connection with methods that were deceptive and misleading; when one Insull exiled himself in Greece, and another Insull exiled himself in Canada after having stolen millions from confiding investors to whom they caused losses of hundreds of millions; when Charles E. Mitchell of the National City Bank, second largest bank in the United States, confessed to a Congressional Committee he had forsaken honesty, integrity, honor, and that that institution had sold many millions of securities to the public that were not safe securities, but which the bank sold simply because it got a large commission; and when said Mitchell revealed that he had received two and one-half millions of dollars as bonuses in three years and refunded nothing of the losses that developed in the following three years—then in the language of another, "They rocked the continent and fear took the place of confidence in the hearts of the American people" and hoarding began at a rapid pace.

What is hoarding? While the banks were closed a man 74 years old collapsed on the street. He had $25,011.00 on his person. That was hoarding. Many rented safe deposit boxes and placed gold and currency in the boxes, or hid it in their homes where it might have been stolen or burned. In ten days the huge sum of $1,500,000,000.00 was withdrawn from the Federal Reserve system.

The President wisely secured passage of a law making the hoarding of gold a crime punishable with a heavy fine and/or imprisonment. The law gave people a chance to turn the gold over to the government any time before March 17, and be free from the penalties. Millions came out of hoarding and relieved the situation. The Federal Reserve Bank stated that $327,000,000.00 of gold came to them in about ten days from hoarders. The time for return of gold was extended, and $181,545,000.00 flowed back the next seven days, making over $508,783,000.00 of gold returned in 17 days from hoarding—plus $885,000,00.00 currency that in two weeks was brought back to commercial and savings banks. Deposits in the 126 banks affiliated with the N. W. Bancorporation alone increased $24,000,000.00 in ten days. In four weeks deposits in the Chase National Bank of New York City increased $70,000,000.00.

Another important factor in making necessary the embargo on gold was the foreign situation. Events abroad moved very rapidly in 1931. First Austria revealed financial stringency; then Germany needed a moratorium; then the run on England's gold reserve began and continued until England abandoned the gold standard; many other foreign countries followed England in abandoning the gold standard, every one of them first pulling all the gold it could from the United States.

One of the shrewdest moves President Hoover ever made was when in the spring of 1932 he requested foreign nations to draw from the United States any gold they were entitled to because of credits here. This astonished the financial world, and for a time checked withdrawals. In fact, it was generally recognized that in this country the financial panic was ended in July, 1932, although the depression still continued.

For some reason, which is not clear to other nations, France again began withdrawing gold from this country. Later England began to attract gold in the hope of strengthening her resources so she could resume the gold standard. In the meantime another attack on dollars in Europe was secretly encouraged. There was scattered all through Europe, printed in every one of the languages, a statement attributed to Vice President-elect Garner that "no one could deposit in the United States $100,000.00 with any certainty of withdrawing it." It was said that the Vice President elect must know what he was talking about, and you can imagine the effect all over Europe.

Thus in various ways fear was developed all over the world —and the United States was the easiest place to get gold and currency for hoarding—and hoarding developed on a gigantic scale.

Last January, before hoarding was begun on a large and wide-spread scale, there were 46 billions of bank deposits in this country. We had $5,700,000,000.00 of currency and $4,500,000,000.00 of gold, Of course, every one had the right to withdraw his bank deposit, but if every one desired to do so at the same time, there wasn't enough gold and currency combined to meet the demand.

The banks all over the country prided themselves on being largely liquid and believed they could meet successfully every withdrawal. But—the banks in the smaller towns of Minnesota had their funds largely deposited in the Twin City banks; and the Twin City banks had their funds largely deposited in the banks of Chicago and New York; and the banks of Chicago had their funds more or less deposited in the banks of New York.

So when all the people began to demand cash for their bank deposits there simply was not cash enough to go around. The banks in Chicago and New York stood the drain splendidly—they strove to meet the test—but the pressure was too great for them and, therefore, the governors of New York and Illinois called a halt on Saturday, March 4, and President Roosevelt on Sunday, March 5, declared an embargo on gold and ordered all banks closed temporarily.

I might multiply words—and there is much of interest to relate—but the strain was over on Monday, March 13, when banks in all Federal Reserve cities opened ready to transact business as usual. It was simply a question of days when all solvent banks resumed normal functions and the panic of 1933 passed into history.

Like the experience in October, 1907, there quickly developed a great feeling of relief that we had reached bottom and could slowly begin the tortuous climb upward.

Every one has been interested in the courage and self-confidence shown by our President as he has tackled one problem after another since his inauguration. Some question the wisdom of certain policies, but nearly every one has been glad to have him strike out with experiments that are novel and may prove helpful in getting the nation out of the rut of depression.

We all recognize there is a feeling of hopefulness, a willingness to try to improve conditions which started with the reopening of the banks; a desire to back up the President in every way possible, hoping he may be our leader back to normal conditions of living and business. No other President ever had such acquiescence of Congress and the American public to his desires for legislation, some of which has been almost revolutionary. No other President ever saw Congress so willing to abrogate its own prerogatives and vote him practically unlimited authority to do as he deems advisable.

Mention at this time should be made of the splendid record made by the Federal Reserve banks which assumed great responsibilities and functioned magnificently in the restoration of banking facilities.

And the great American public that for the most part accepted the situation so cheerfully, with so much of good-natured joking, with such belief that adjustments would be reached! What genuine sportsmanship was displayed as we waited day after day for nine full days—and then the sun rose!

When one considers the tireless energy, the mental activity of our President—and thinks of his physical limitations, you wonder how he can keep it up. He is happy in his work—he has a supreme self-confidence—he has a charming personality—he has the ability to laugh and joke, and all these combine with a remarkable capacity for conciliation so that he gets cooperation and assistance in carrying out his projects—and success adds new zest as he reaches out mentally for additional problems to cope with. Whether all his schemes are wise is another question. I am not discussing his projects critically—others will do that as time passes—we must expect disappointments as plans unroll and reveal their weaknesses. But we "are on the way"—just where we will arrive, time will tell. In the meantime, let's imitate our President and set our thinking powers at work more intensely and see what the effect will be on this store.

When will we reach the next cycle of prosperity? I don't know. How far will it progress? I don't know. But this is evident—such large fortunes as have been accumulated in the past will not be permitted in the future—there will be such heavy taxation, such governmental control that large profits cannot be piled up.

Probably some individuals will conceive or invent certain things from which large fortunes will quickly result before others recognize opportunities for infringing or competing, but such fortunes will be limited by taxation.

My great concern is lest there be a discouraging of initiative; a lessening in thrift; a repressing of ambition. Civilization has progressed marvelously in the past because there has been opportunity for thrift, ambition, initiative, individuality and personality to reap rewards. That invited courage, consecration, industry and these have made possible, particularly in the United States, great fortunes, many of which in our day have resulted in loss of character and a decline of morality that are ominous. And so a circle has been completed—and now a new era has begun. What shall the future be?

Can this nation avoid the graft, the corruption, the greed of politicians—can we develop principles of integrity—can we build character that will assure perpetuity for this nation which has been so favored in all its past? In the words of the immortal Lincoln, can "this nation, under God, have a new birth of freedom—and government of the people, by the people, for the people not perish from the earth"?

ROOM ON TOP

In a recent meeting of department managers, Mr. George D. Dayton gave a talk which it would have been a privilege for every Daytonian to hear. He has given his consent to publish the concluding paragraphs. We give these words the fitting title of *Room on Top.*

"Successful business men are much more concerned about the way their business will be run when they are no longer at the helm than in personally making money. The only real insurance we can provide is by developing a corps of younger men who are potential executives. No amount of preaching is going to develop men to take our places. It is only as we actually put the load on the shoulders of our younger men that we can fit them for responsibilities.

"I am often impressed as I see how quickly these young people grow into positions of responsibility and make good. Our directors can tell you I often urge them to be on the lookout for bright, capable young people who have in them the possibilities of growth. In the period ahead we are going to need every bit of man power there is in our store. There is ample room for all of you, and more, if only you will keep growing. But we wish the 'has beens' and the laggards would vacate and make room for more studious and more earnest ones, who, seeing the possibilities, will seek to measure up to them. Nowhere in the U. S. is there a greater chance than in this store. Nowhere else can you have greater freedom, or more aid, or a larger opportunity to grow than here. We need you. We covet for you a bright, prosperous future. Will you do your part?

"We desire to grow our executive timber right here. The rewards are for those who try and keep on trying. There is an old Latin proverb—'They can because they think they can.' If you have genius or ability, there is only one way to bring it to fruition, and that is by work. Study to learn your shortcomings. Then study to overcome them. No one is ever narrowed by the exactions of his work, if only he is ambitious for real success and willing to struggle for it.

"A. T. Stewart used to say that the average merchant is just average because the little things mean nothing to him. Often something must happen to jolt one out of the habit of being contented with the past. The man without ambition is hopeless.

"A business man said to me, 'It seems as if the present generation is different from the one I grew up with. Nowadays people don't want to "meet their own obstacles." They want some one to do their thinking for them. They look to the ones above them to tell them how to get around obstacles instead of climbing over them or fighting through them.' He said, 'Too many of them are not interested in what the department next to theirs is doing—they don't think about the house as a unit, all inter-related.'

"We are faced with a condition calling for the best skill, and we ask you to:

Realize individual responsibility,
Recognize individual opportunity,
Develop individual efficiency.

"Business must be handled intelligently, must be well organized, well systematized.

"It will require more brains in the future than in the past—you young people plan to so develop yourselves you will be competent. All of us must shake ourselves and wake up to the fact that we must be more active, more attentive to detail, more all round in our qualifications for meeting the situations.

"In my hands I hold a letter written by Draper to his brother. I shall read only one sentence. It was written in New York City. 'The biggest factor in the success of the best stores here is a different atmosphere, a personality which pervades the whole store and must come from the top. We are in position to give that, and must do it.'

"Will you help develop in this house that personality that will impress every newcomer with the ideas of integrity, honor, correct methods, studious habits, progressive desires, respect for God and man, and sincere efforts to conduct the business of this house on the high level of the Golden Rule?"

From "THE DAYTONEWS" of September 1925.

STORE TALK, NOVEMBER 23, 1932

"Watchman, tell us of the night,
What its signs of promise are.
Traveler, o'er yon mountain's height
See that glory-beaming star."

As we approach Thanksgiving Day there are certain things we should be profoundly thankful for.

First; we are glad three years of the depression are behind us—we have survived so much of it.

Second; let us thankfully appreciate those patriotic words of Herbert Hoover, spoken the other day as he started on his return from California to Washington, when he said, "If we are to continue the recovery we must have continued unity in constructive action all along the economic front. I shall work for that unity in the remaining four months of my administration. Furthermore, it is our duty to cooperate with our opponents in every sound measure for the restoration of prosperity."

Third; probably many of you, I am certain the great majority of our citizens, do not correctly evaluate yet the tremendous import of the program already under way through the Reconstruction Finance Corporation, which will continue to function vigorously in the months ahead. It seems providential that an outstanding Democrat, Senator Pomerene, was selected by President Hoover to head up the R. F. C., and we may now expect both parties to cooperate in making the R.F.C. a tremendous force in aiding the recovery so well under way.

Fourth; so long as there was to be a change of President it is fortunate under *all* the circumstances that the House of Representatives and the Senate are overwhelmingly Democratic, so that the Democratic party has the absolute and complete responsibility for whatever political and economic policies may prevail. Such complete responsibility will sober all their leaders and tend to make them cautious as they go forward in the discharge of the obligations imposed on them by the great majority of the citizens of the United States.

Fifth; what does it mean to have a nation pass through a revolution without a drop of blood being shed? Aren't you thankful for a form of government that makes possible a revolution by using ballots instead of bullets? The election November 8, was really a peaceful political revolution.

On the other hand, we must not ignore certain conditions; must not overlook certain tendencies.

What does it mean to business to have agriculture lose a year? And that is the record of 1932. It would have been better for agriculture to have skipped or jumped over 1932, for this year has produced no net results for farmers as a class, but has left an increase of debts.

But what worries me most are the wrecks of character, the wrecks of men all around us. It is not simply that capital has shrunk, money has disappeared, fortunes have vanished. Many a man has lost his courage, his hopefulness, his self-respect—many now know they are "has beens." They cannot come back to the morale they once possessed—and to that morale which formerly dominated them. Many of them were civic leaders, foremost in church activities, generous in their giving, useful and helpful in society.

Again—we all deeply regret the dole system which has actually fastened itself on our national corpus without our intending it. The exigencies of the situation, the humanities of us all combined in the sentiment that no one should go hungry or cold and many seized the chance to get food, clothing, fuel, free—and for the balance of their lives will seek aid which five years ago they would have spurned. The effect on them and their children is a serious menace to the future of our country.

Again—some of us feel the shame of it when millions demand beer and booze and we see coming back the saloon which the youth of today know nothing of, but which older ones remember as the breeding place for all forms of crime. True, we are told the saloon will not be tolerated, but there will be places for the sale of liquor, no matter what the name is, and those places will be the "saloon" of the future and hell-holes of humanity.

Never before in all my career have I been so impressed with a sense of personal responsibility, as during the past six months—so oppressed with a desire to deflect some of the evils now threatening our nation; together with a longing to help men rebuild character; and a hope to help some cling to their hopes for honorable living—an intense belief I must do my utmost and best to relieve the general depressing circumstances all around us—mental, physical, financial, moral.

Do you wonder why I speak thus to you? It is because the great majority of the human race does not take life seriously enough, and I want to help you to realize the conditions surrounding you and what we must contend with in the building up and carrying forward our business.

On the morning of election day before the polls opened, anticipating the result of election would be about as it was, I prepared the outline of a talk intended to help us all to be cheerful as to the outcome no matter though we were disappointed. It was decided that talk had better be omitted. This talk, also, was planned some mornings ago when probably every one of you was asleep. Why do I say that? Because there are some here who are taking life too easy, and I want to rouse them to greater industry and more intensive thinking.

Life is easy for most of you. Others plan the campaigns; others furnish the initiative; others are responsible for the financing. You spend a certain number of hours here and receive the pay envelopes which enable you to secure all the actual necessities of life and a little more. You do not worry as to the net results of the day's business; you do not wonder how the bills are to be paid or the business continued.

Business this winter is going to be hard to get. It will require the best and utmost any of us can give and do to keep our volume fair and the results sufficient to provide for all of us. The very fact business will come hard can be a real spur to every one of us to do his and her utmost.

The business of the country at large is on the up-grade.

There are houses that will be aggressive, energetic, wide-awake. The fighting spirit of America still lives and will manifest itself more and more as business leaders realize we are actually, slowly, but surely climbing the hill back again to normal conditions. I covet for this house a leading position in that upward climb.

Is there one here who is willing to take the dust of others? Is there one here willing to be a trailer, when you can be a leader? Who wants to follow when you can be a guide? Let's be in the front ranks, going forward as an inspiration to others to follow.

But that calls for hard work. Of course it does. Are you afraid of hard work? Are you willing to put forth the effort necessary to succeed? How long have you been part of this organization? Haven't you caught the spirit of the organization? Do you want to clog the wheels?

Is there one here who doesn't prefer to push and help, rather than retard? Won't there be more fun, more thrills, more genuine satisfaction in aiding, in feeling you have added to the momentum, that you have been one making possible the climb of this house?

This house is going forward. There is no question about that. Come on, give us a lift and let us pull all together as we swing forward ahead of all others in our territory.

We are facing a long, hard winter, but we are going through it. We shall be helping others who need food, fuel, clothing—and we will gladly give them, for our own hearts are full of joy that we have jobs; that we can work; that we can earn our salaries. All this impels us to do our share to keep up the morale of this house; to keep cheery ourselves and help those about us to be happy; to do all we can to build the business so the store can pay us our salaries.

I have faith in our future. We have survived several severe crises. I shall never forget 1923 when three of our top men left us inside of twelve months—Draper, Mr. Arnold, Mr. Spear. What a crucial test for an organization! How you all rallied around Nelson and me. Other crises have come, as in the fall of 1907 and 1920; in February of 1917, and at other times; and through every one this store has passed safely to a larger growth.

I am profoundly appreciative of the wonderful morale, the splendid loyalty, the fine spirit of cooperation our organization has displayed in all the crises of our history, and I anticipate the same hearty pulling together, shoulder to shoulder, as we go forward into the future.

The other day in Chicago I saw several autos on which were the words "Service with a smile." Let's adopt that slogan here, "Service with a smile." Many of our force are living up to it—let's all practice it so it becomes universal all through the house—Service with a smile.

You are in very responsible positions because around you is an army of sales people and assistants looking to you for guidance, for leadership, for examples of how to carry on. Their efforts, their lives, will be very much as yours. We are our brother's keeper in a very real, very large sense. Let's be worthy leaders. Service with a smile? Yes. Life with a smile. Cooperation with a smile.

THE CHRISTIAN IN BUSINESS

The most important thing in this world is to *become* a Christian. The next most important thing is to *live* the Christ life for:

It subdues passions
It restricts selfishness
It develops fraternity
It inspires ideals
It influences conduct
It encourages ambition
It promotes love for humanity
It makes life worth the living

A Christian should seek in every business transaction to give "value received"—his ethics should be "No deal is satisfactory unless satisfactory to all parties to it."

What is the gain in heaping up profits if your conscience isn't clean? Better—far better—a small amount with the feeling that not a dollar of it has come unfairly, or as a result of some trick upon some unsuspecting person.

A Christian should be thoughtful for others—a Christian should be tender and sympathetic in all his relations, easily interested in the welfare of others. The Book, you know, says, "Bear ye one another's burdens" and the Christian will make it his business to scatter seeds of kindness as he encourages timid ones, and strengthens some almost ready to abandon the struggle for respectability, integrity and an honorable individuality.

A Christian should always be *prompt* in business. A Christian should pay his debts promptly—he ought not contract a debt he cannot pay—he ought not to agree to an obligation he cannot meet. If he has a note coming due it should be paid on the day due—or else he should go before that day and arrange for renewal or extension. I speak strongly on this because I was taught by my father to value promptness both as an asset and a duty. Promptness is a moral obligation resting on the Christian—you will also, young people, find it of great value to you in building up credit in the business world if it is known you always are prompt in caring for every obligation of every nature.

A Christian's word in business should be equal to the strongest bond that can be written. His word should be reliable as to every detail of life. If every Christian valued his word thus wouldn't the world quickly rate the Christian religion much higher than it does?

Young men, absolute truthfulness is necessary in the business world if you aspire to be possessed of a character that will entitle you to the highest credit.

You do not hesitate to advertise freely the merits of what ever you have for sale, but you do not feel free to talk with equal freedom of the merits of the Christian religion and properly so.

We ought not in business life to wear our religion on our coat sleeves—in other words, the sincere Christian should reveal to the world the simplicity of his faith, and the strength of his trust, by quiet, orderly, dignified Christian living in business as everywhere else. My mother was small of stature and physically weak, but her faith in God and her love for Him were boundless. It was not necessary for her to multiply words—her sweet ways, gentle bearing, quiet utterance won from every one the tribute of deference and respect. Peter's words applied to her "the ornament of a meek and quiet spirit," but men in business need to guard lest they call their cowardice meekness and humility and fail of their great privilege of living Christ in business in such a way as to impress others and lead them to desire also God as a guide, guardian, all round benefactor.

"Be not weary in well doing," is a motto a Christian might well have engraved on his heart—better there than on his desk, or conspicuous on the wall of his office. Out of the abundance of the heart the mouth will speak and like Peter and John the Christian cannot but speak the things he has seen and heard.

The best partner you can have in your business is God. If some man were your partner you would expect to counsel with him in very many details of your business—why not counsel with God as to your business? Why not tell Him your worries, your problems, your hopes and your fears and ask Him to guide, unravel and help? He will—you will not hear His voice audibly telling you how to do, but oh! how often He opens or closes doorways and leads His children in ways they dreamed not of.

How well I remember the dark days of 1893-94-95.

You business men know what I refer to, for every business man the country over was trembling then for his business life. How often did I go home and find on my library table a Bible open and something to indicate a verse or verses for me to read. Wife had found some promise, or some suggestion that would cheer, nerve, strengthen me, and without a word between us the help came from the Book—this best of all books. I don't know how a business man can go through a panic without the courage God gives. God carried me through the panic of 1893. I didn't do it.

PERSONAL REMINISCENCES

Prepared for anniversary May 24, 1933, of founding of Worthington Presbyterian Church

How Mrs. Dayton would enjoy being here tonight! How Julia Chaney would thrill at facing this group! If Mrs. Craft, Marion Crandall, Julia Chaney and Mrs. Dayton were to meet here, how they would enjoy greeting each other! They were here fifty years ago loving one another, loving their God, doing everything they could think of for their church, and through it for the Kingdom of God in this community.

The pastor of this church in 1883 was Rev. J. C. Robinson. He and his wife were delightful people of more than average intelligence, thoroughly Christian, sympathetic, cultured, refined.

I shall never forget a remark made in one of his sermons shortly after our arrival:

"God doesn't call on us to do many great things for Him because there are not many great things to be done. But He does call on us to do many little things for Him because there are many little things to be done."

I have quoted that expression to all sorts of audiences and individuals during the past fifty years, seeking to pass on the inspiration and stimulus of it to multitudes. May it reach many others through you, so that "he being dead will yet speak." It has helped and encouraged me through the years.

Fifty years ago Dr. and Mrs. Craft, Marion Crandall, and Mrs. Robinson (our pastor's wife) composed the choir. About that time L. M. Lange appeared and made a valuable addition to the musical fraternity of this church and the entire community. What a rich tenor he supplied!

Later came James Ramage, Arthur Palm, Roberta Chaney —and then, all at once, came the four Mackays—James, John, Mary and Jessie. What a splendid double quartette we had— the four Mackays, James Ramage, Arthur Palm, Marion Crandall and Bert Chaney (who became Mrs. James Mackay) —and Mrs. Aull (our pastor's wife) at the organ. When Mrs. Aull was preparing to leave she taught Bert Chaney to use the organ so Mrs. James Mackay (as she was) became our organist, and Clara Prideaux entered the choir. How faithful, loyal, interested Clara was in the Sunday school, the choir, the church! How they all loved music!

One morning, in his sermon, our pastor, Rev. Wilson Aull, used the word ratiocination. It was suspected no one present knew the meaning of the word. Does any one here? Ratiocination. After service closed several men gathered in the rear of the church and waited until Mr. Aull had shaken hands with various ones, as usual. Then we called him to us and asked him if he would assist us in our dilemma. We desired all the benefit that could come to us out of his ministrations, but we were puzzled as to a certain sentence used that morning which contained a word, so long we could hardly retain it in our memories, and the meaning of which was unknown to us. Would he kindly enlighten us? The humor of it did not at first dawn on him, and he proceeded to inform us. Then we asked him to be patient with us and kindly spare us thereafter the humiliating experience of having to ask explanations. I think he did not forget the incident, and we did not forget the word.

Some years ago Synod met in this church. Draper was asked to come and talk on a certain subject. When the hour came the moderator said other matters were crowding and he hesitated to take time for Draper's talk. The stated clerk said Draper had been invited to address Synod and should have the time. Draper and I were sitting in a back seat yonder. Draper rose, walked rapidly over to a side aisle and down to the platform. As he started he said, "To save time I will talk on the way to the platform," and won his audience at once. When he ceased a man in front of me said, "That man has not been spoiled." A noble, Christian man, clean-cut and honorable; trained for nineteen years, from the time he was three years old to twenty-two years of age, in this Sunday school; the product of this church. Ten years ago next July, at forty-three years of age, God called him to a larger activity in the Great Beyond.

There was a time when the Sunday school offered a Bible to all who would commit to memory the Shorter Catechism and recite it to the superintendent. I well recall the Sunday afternoon when Draper and his father went to the home of H. M. Palm, then Sunday school superintendent, and each recited the Catechism, and each received a Bible.

During a series of union revival meetings in this church, Rev. R. A. Walton stopped in the midst of his sermon, saying, "I can't preach. God is not here tonight." He proposed the singing of a hymn, after which the audience should go home, except the Presbyterian men whom he suggested remain for prayer. We continued in prayer, but were not getting anywhere. About 10:00 P.M. our pastor suggested we go home. I said, "All right. You go home. The rest of us will stay."

It was nearly 11:00 P.M. when Will Loveless broke down and began to use the pronouns "I" and "me." Others broke, and the blessing came. The next three days there were about thirty-seven conversions.

I never shall forget one afternoon when Rev. Mr. Mills (not B. Fay Mills) was conducting another series of revival meetings. We were gathered in the Sunday school room. He asked us to kneel, and while we were on our knees he asked us to sing "I Surrender All." That was a testing time. With such conditions one does real heart searching.

Does any one remember Rev. E. Payson Hammond, the Evangelist, and the crown of thorns he would place on his head, as, with tears rolling down his cheeks, he would tell the children how a similar crown was crowded on the head of the dear Lord Jesus? And then he would talk of a suffering Christ and how He endured for us. Some of our people did not like his emotionalism, but he won the children to the Saviour.

Some say we Presbyterians are cold and formal in our religion. I sometimes think if we could warm our coldness and soften our austerity with more sentiment and more emotionalism it would sweeten us as Christians and we would be more useful in developing the Kingdom of God on earth.

How we enjoyed and were helped by the weekly prayer meetings! They were attended by an interesting group of Christian men and women capable of speaking and praying with an unction which was both interesting and vitalizing. I recall H. M. Palm and his sons, George and Arthur, all three of whom were teachers in the Sabbath school; the brothers John Ramage and James Ramage; the brothers George Day and Frank Day; Ed Buchan, Will Loveless, L. M. Lange, Miss Julia Chaney (what a sweet Christian!) and others, every one of whom could be depended upon to "take part" to the edification of all present.

And the Sunday school teachers' meeting each Friday night —what an educational uplift it brought and how it equipped the teachers for broadening and strengthening the boys and girls in their classes.

I am tempted to indulge in a personal experience. About the year nineteen hundred I went to an oculist who told me I was to lose my right eye. That is a hard thing for a man to hear. I did not tell a human being, not even my wife. It was a matter to be fought out between a man and his God. I returned to Worthington and, as usual, went to church on Sunday. Our pastor, Rev. Wilson Aull, preached on the subject, "What One-Eyed Men Have Done for the World." It seemed to me then, and since, a special message from God Himself—and cheered me mightily. The oculist was mistaken. The eye still renders service.

As an illustration of some experiences incident to those early days, let me mention the following. You have heard the expression concerning a field of grain, "It is so heavy one can lie down and roll over on it." That describes 160 acres of wheat grown one year three miles east of Worthington.

One Sunday afternoon Dr. Adams was to preach at Round Lake, and I drove him there, passing that field of wheat. Calling his attention to the beautiful grain, commenting on how thick and heavy it was, I said, "General, we will harvest that on Wednesday," three days ahead. It was the finest, best field of wheat I ever had.

Only a few hours before harvesting of it was to begin a hail storm swept over it and I never got a kernel from it—160 acres. That was before the days of hail insurance, so it was a total loss.

I must say a word about Allan Chaney. We used to love to see him walk down the aisle to receive the offering. Rather tall, straight as an arrow to his death, neat, trim, wearing the Prince Albert coat, he had a fine, dignified bearing and impressed us all as a typical Christian gentleman. One of his daughters, Mrs. Town, had a rich beauty of countenance, a very sweet disposition and was an excellent teacher in the Sunday school.

Another daughter, Julia, I have already referred to—a rare type of high Christian character with a loving and lovable disposition. Would there were more such women to grace the world, dignify life and enrich humanity.

William Stokes was a widower. He, with his widowed mother and his son and daughter came from Kentucky in an early day and located on a farm about six miles northeast of Worthington. They were poor in this world's goods, but rich in faith and Christian character. Somehow, he occasionally would hand his pastor twenty dollars for foreign missions. They attended this church regularly. He and his mother were almost always in my Bible class. The mother was small, thin and became quite wrinkled as she passed eighty years of age, but we all loved her. Early one morning he appeared at our home and asked Mrs. Dayton if she would come and prepare the body of his mother for burial. Mrs. Dayton had never done anything of that nature, and naturally she shrank from it, but she went. Later she told me how she combed the hair and cleansed the body, but when she needed clothes, there were none suitable—so she came to her own home, secured some of her own clothing and neatly garbed the body. Neighbors commented on how beautiful the dear old lady was as she lay in the plain casket, clothed modestly, but appropriately, and with such a sweet smile resting on the furrowed countenance. It has always seemed to me that Mr. Stokes' asking Mrs. Dayton to perform the last act of love for his mother was the strongest possible indication any one could give of confidence in Mrs. Dayton's Christian character.

In those days nurses were few and it was customary for neighbors to take turns caring for the sick. In this church we could always count on George Day and Frank Day as being ready any night to sit up with and care for any who needed attention. I desire to pay this tribute of recognition and appreciation to those two kind-hearted brothers.

Mr. Buchan—what a war horse for righteousness he has been all along the years; forgetting business and himself whenever he could do anything for the church or some individual, he has been for fifty years, and more, active for Jesus Christ. It seems to me that when he goes he should have a sweeping entrance into the upper and better Kingdom. Ed, if you get there before I do, tell them I'm a'coming.

Is Sophie Sterling here? If she is, will she please rise for a moment so I can see her. Sophie, Mrs. Dayton and I have often talked about you and your sister Jennie. Mrs. Dayton loved you both. When we break up tonight I want a chance to shake hands with you.

In the financing of this building there was a chapter I am disposed to read to you. The trustees of the church felt no debt should be incurred and that all the necessary funds must be assured before the contracts were let. It took time definitely to work out plans, secure bids for construction and get pledges for amounts necessary to meet the cost. Just then there occurred a period when costs began advancing and when the expected cost had been pledged we found the building would cost $3,000.00 more than we had planned for. The trustees were up against it. We wanted the building; every one had pledged to the limit; $3,000.00 more must be had or we could not go ahead.

The trustees met to discuss the situation. Hart Douglass and James Ramage were out of town—two of our largest givers. Prices were advancing. We must decide to go ahead at once, or abandon the effort.

Finally I said, "We can't go ahead unless that $3,000.00 is guaranteed. I will guarantee it, but I tell you frankly I do not expect to pay it all. I expect James Ramage and Hart Douglass each to pay one-third of it." Some days afterward James came into my office and said, "I have heard what you said, and I have come to tell you I won't assume any of it." I said, "That's up to you. There's no legal obligation on you." We each laughed and separated. About a year later James came to me and said, "You remember that thousand dollars you thought I would assume? I have come to tell you I will pay it." I replied, "I knew you would"—and pay he did.

The other third ran on some two years longer. One day Mr. Douglass came to me and said, "I can't pay now that thousand dollars you paid for me, but if you will take my note for it, I will give it." I said, "That's up to you, Hart." He said, "It has run over three years and you ought to have the interest on it." I replied, "That is for you to decide." He replied, "Draw the note including three years' interest." He signed the note and paid it. Ordinarily, it would be unwise to do as I did in making that guarantee, but I knew James and Hart and felt certain they would stand by me—and they did. Splendid Christian men!

In closing I desire to speak of one incident not entirely connected with this church.

In March, 1883, I left Geneva, New York, to come to Worthington. Mrs. Dayton and our then two children arrived here the following May 8th. I had bought the Azom Forbes house that then stood on one corner of the block in which is the house now owned by Dr. Smallwood. We put our furniture, including some house plants, in a car and when the car reached here the plants were all frozen.

At some gathering of women mention was made of the freezing of the plants, and it was suggested that each woman prepare a plant to be given Mrs. Dayton on her arrival. Bear in mind that not one of those women had ever seen Mrs. Dayton. She was an entire stranger to every one of them. It was necessary to take me into their confidence and the plants were brought together in the dining room so that when Mrs. Dayton arrived in the evening, in a drenching rain, she was ushered into a room filled with evidences of loving thought and kindness. A wonderful act we never forgot. You can imagine how deeply it touched the heart of the recipient and cheered her at the very beginning of her life here.

Oh, I could tell you of many acts of love bestowed on Mrs.

Dayton and myself by the people of Worthington in those early days!

There are others I could mention and relate interesting anecdotes of, but I must not trespass too much on your patience. This has been a wonderful church in many ways—a useful church.

I have always rejoiced in its architecture—its broad aisles, inviting the use of chairs when needed; that trap door making possible the storing of chairs in the basement; the seats which seemed to me so easy and comfortable; the large space in rear of pews encouraging sociability and courtesy when the meetings break up.

Oh, there is so much about this building, this church, the membership, the precious memories of early days and those who have gone before, I can hardly force myself to stop. Mrs. Dayton and I loved it all.

I believe in the Church as the greatest institution on earth. I regard the Presbyterian church as the one best suited to me because I approve its form of government, I believe in its theology. I revel in its history, I rejoice over what it has accomplished in the world, I honor its long roster of great men.

I am glad to be a member of it. But no matter what denomination we belong to, let us all do our best and utmost to strengthen the churches we are connected with.

May God abundantly bless this church in all its future is my sincere prayer.

I love Thy Kingdom, Lord!
The house of Thine abode.
The church our blest Redeemer saved
With His own precious blood.

I love Thy Church, O God!
Her walls before Thee stand,
Dear as the apple of Thine eye,
And graven on Thy hand.

For her my tears shall fall;
For her my prayers ascend;
To her my cares and toils be given
Till toils and cares shall end.

Beyond my highest joys
I prize her heavenly ways,
Her sweet communion, solemn vows,
Her hymns of love and praise.

Sure as Thy truth shall last,
To Zion shall be given
The brightest glories earth can yield
And brighter bliss of heaven.

PERSONAL ANECDOTES OF ABRAHAM LINCOLN

Store Dinner, April 15, 1931

April 15, 1865, in the early morning I was out in the garden with Mrs. Hastings, our next door neighbor, when my older sister came from our home carrying a newspaper. Mrs. Hastings saw sister was excited and said, "What is it, Josephine, anything special?" I shall never forget sister's reply, "Indeed there is, Lincoln has been assassinated."

It is fitting that on this the anniversary of his death we pause to pay tribute to his memory. Sixty-six years ago today an excited throng, an angry mob, was demanding vengeance upon certain newspapers in New York City for utterances considered treasonable. There was a mass meeting in front of the Merchants Exchange, and there was danger lest the mob carry into execution their threats. A man known then to but few stepped forward and beckoning to the crowd with a small flag secured quiet, and spoke these words:

"Fellow citizens: Clouds and darkness are round about Him. His pavilion is dark waters and thick clouds of the skies. Justice and judgment are the habitation of His Throne. Mercy and truth shall go before His face. God reigns and the government at Washington still lives."

The effect was instantaneous. The crowd listened and became calm, and the meeting afterward was quietly dissolved. James A. Garfield had saved the day.

Who was Lincoln—Abraham Lincoln? Scarce anyone knew him—understood him—when he was a boy, a youth, a man. Since his death thousands have been studying to find out who he was and what he was. And the more they study the higher he looms in the imagination of the people. As I think back over the sixty-six years since his martyrdom I am amazed at the height of the pedestal he now stands on, and it seems as if each year the pedestal is lengthened as the people lift Lincoln higher and higher in their idealism.

But tonight let us think for a few moments of him as just an ordinary man among common people. You know of the poverty in the home—extreme poverty—how his father could write his name but his mother could only make her mark. You know of the death of his mother when he was only nine years old. What chance had he in life? Can you imagine a more forbidding discouraging start? But, look at the outcome. By multitudes he is regarded as the greatest American of the ages. Certainly he has been the most studied of any thus far. It is fortunate there are a few still living who knew him and many others of us who have heard people who saw Lincoln tell of his characteristics. I thought that tonight we can talk a few minutes of that which others have told me, and in this simple way bring Lincoln closer than by reading a book about him. What I shall say will necessarily be fragmentary and disconnected.

One hundred twenty-two years ago there lived a family in a wretched little cabin in Kentucky. A boy was born to those parents and with an old spelling book was one day sent to school, but all his school days might have been brought within the limit of twelve months. He learned to read and determined to make the most of his meager opportunities. Using the wooden fire shovel to cipher and scribble on evenings, he gradually added to his stores of knowledge.

At twenty-five years of age he was elected a member of the Legislature of Illinois where he served eight years—at twenty-seven he was admitted to the bar as a lawyer—at thirty-seven he was elected a member of Congress—at forty-nine he held his own in a series of masterly debates, the renown of which will continue to the end of time, with that giant intellect, that profound scholar, that deep logician, that classical rhetorician, Stephen A. Douglas—at fifty-one he was elected president of these United States and the name of Abraham Lincoln wherever spoken will always quicken the pulse and swell the pride of every true American so long as the sun continues its cycles round the globe.

In 1918 when Ex-President Coolidge was governor of

Massachusetts, he issued a proclamation in connection with the birthday of Mr. Lincoln, in which he said:

"Into his origin as into his life men long have looked and wondered. In wisdom great, but in humility greater, in justice strong, but in compassion stronger, he became a leader of men by being a follower of the truth. He overcame evil with good. His presence filled the nation. He broke the might of oppression. He restored a race to its birthright. His mortal frame has vanished, but his spirit increases with the increasing years, the richest legacy of the greatest century.

"Men show by what they worship what they are. It is no accident that before the great example of American manhood our people stand with respect and reverence. And in accordance with this sentiment our laws have provided for a formal recognition of the birthday of Abraham Lincoln, for in him is revealed our ideals, the hope of our country fulfilled."

Before the joint debate with Mr. Douglas in 1858, Mr. Lincoln was little known outside of his own state. The masterly handling of argument in that debate gave him at once a national reputation.

On June 17, 1858, Mr. Lincoln had addressed the Republican state convention which met in Springfield, Ill., and delivered the now famous speech in which he declared, "A house divided against itself cannot stand." It became known as the "House Divided" speech and challenged the thought of the entire nation. That same day Mr. Lincoln was nominated by the Republicans for United States senator to succeed Mr. Douglas, and the two men were pitted against each other for that high office and feeling ran high in Illinois. Both lawyers, they had frequently opposed each other in lawsuits and were well known throughout the state.

In August Mr. Lincoln challenged Mr. Douglas to a joint debate. Mr. Douglas accepted and it was arranged the two men should meet on the same platforms in seven different cities of the state and argue on the slavery question in general. The speeches, occupying three hours, were listened to thoughtfully by audiences of 12,000, 15,000 and 20,000 and published in papers north, south, east and west.

At the beginning the advantage seemed to be decidedly with Mr. Douglas. He had a fine command of language, had been one of the ablest debaters in the country, had the polish, culture and bearing of a gentleman. Lincoln believed in the justice of his own position and carried his conscience into the discussion.

Those debates prepared the way for the nomination to the presidency in 1860 of each contestant—one as a Democrat, the other as a Republican, and you know the outcome of the election.

A most interesting incident between these two rivals deserves to be told in connection with the inauguration March 4, 1861. When Mr. Lincoln arose to deliver the inaugural, he looked around for a place to leave his hat. Mr. Douglas sensed it all and—to his honor be it said—rose, took Mr Lincoln's hat and held it while his opponent delivered the inaugural address.

And, now I desire to reveal to you an entirely different view of Mr. Lincoln—the tender side of his nature. Mrs. Granger of Clifton Springs, New York (where I was born), was a sister of Mr. Douglas. She believed my father, who was a physician, had saved her life when she was a young lady. During my father's last illness of over eight months she repeatedly came to see him, and from her I learned the following important and interesting reminiscence of the relations of Mr. Lincoln and her brother, Stephen A. Douglas.

Late in March or early in April, 1861, when it was a question how many states would remain in the Union and how many would secede, Mr. Lincoln sent his carriage one night at midnight to the residence of Mr. Douglas to request his presence at the White House, and to bring him. In the interview which followed Mr. Lincoln said there was one man, and only one, who could save Illinois to the Union, and that man was Douglas; and he urged upon him a tour of the state, with a closing address at Chicago. Mr. Douglas finally consented and in that proved both his greatness and his loyalty.

He made a series of speeches through the state of Illinois, and finally reached Chicago. Rumors of personal assault were circulated, and came to his knowledge, but did not deter him from meeting the engagement which he had made. He entered with his customary vigor into the effort to impress his loyal views upon his countrymen, and was acquiring complete control of his audience when a storm began. He would have stopped and spoken another time, but was prevailed upon to continue by the general cry, "We can hear as long as you can talk." He kept on, and became overheated. The result was a heavy cold, and then typhoid fever, and in a month and two days from his arrival in the city, the ambitious but patriotic Douglas was dead. The news of this sad event was, of course, telegraphed all over the country. Mrs. Granger, receiving it in her home, at once prepared to attend the funeral of her brother. As she was being driven to the depot, she was thrown from the carriage, her arm was broken, and it was feared that there were internal injuries. When this additional intelligence reached her husband, who was connected with one of the departments in Washington, he immediately repaired to the White House to inform Mr. Lincoln of the necessary change in his plans; that he would be compelled to go to Clifton Springs, instead of Chicago. How like Lincoln it was to say, with tears flowing down his cheeks, that he had been "the cause of it all."

Henry A. Nelson was my pastor in Geneva, New York, and you can judge how greatly Mrs. Dayton and I loved him when I tell you it was he whom she and I named our son George Nelson Dayton after. How Dr. Nelson would laugh as he would tell of discussions as to which was the homelier man, Dr. Nelson or Mr. Lincoln.

Years ago it was generally agreed that Dr. Nelson and Frank P. Blair were largely instrumental in holding Missouri to the Union.

I have heard Dr. Nelson tell a story of this kind. When the war broke out, Dr. Nelson was a pastor in St. Louis, and Gen. Clinton B. Fisk was also living there, the secretary of the St. Louis Merchants' Exchange. General Fisk raised a regiment of infantry and became its colonel. While the regiment was still stationed near St. Louis, General Fisk invited Dr. Nelson to preach to the men upon a certain Sunday. In fulfilling this opportunity, Dr. Nelson was pressing upon his audience the needlessness and wickedness of profanity, when, observing their profound attentiveness, he suddenly asked, in a pleasant way, every man who would promise to let the colonel do his swearing for him during the war to rise, and in a moment the whole regiment was on its feet. Later on, in the field, General Fisk heard one day a member of his regiment utter an oath, and, having sent for him, reminded him of the promise made to Dr. Nelson. The soldier, somewhat discomfited, and yet not altogether routed, replied that he remembered the promise, but that a mule had kicked him and the swearing had to be done just then. Still later at a public meeting in Washington, at which Mr. Lincoln was present, General Fisk was among the number who spoke. In the course of his remarks he mentioned the facts which I have just given, and Mr. Lincoln was noticed to be greatly interested and amused; and again and again during the evening, evidently on the recollection of the account, the president's face would relax into laughter. The history of the incident cannot be completed without the following humorous and affecting conclusion. One day a woman managed to secure an audience with Mr. Lincoln, and bring before him the case of her son, who was to be shot the next day as penalty for desertion from the army, or sleeping at his post, I have forgotten which. Mr. Lincoln kindly said to her that, if she would leave the papers in the case with him, he would examine them upon his first opportunity. She could not restrain her misgivings, and broke out importunately. "Oh, Mr. Lincoln, it must be done now, or my son will be shot tomorrow." The face of the president lighted up, and he bade the lady listen to a story—the one I have related—ending it by saying, "And so you think that this pardon must be signed just now." And pardoned her son was.

Mr. Lincoln showed his wonderful sagacity in selecting his cabinet. His secretary of state was William H. Seward of New York, who had been his principal rival in the Republican party for the nomination, and whose eminence and abilities designated him as the leading member of the administration.

(Some of you may have noticed the forget-me-not on the wall of the room adjacent to my office plucked in his own garden by Mr. Seward and handed my sister in 1858 when father and sister visited Mr. Seward. Mr. Arthur! there will real value attach to that a hundred years from now.)

The secretary of the treasury was Salmon P. Chase of Ohio, whose preeminence in the West was as unquestioned as Seward's in the East.

(I recently came across a letter written in 1862 by my sister telling of her being in the company of Mr. Chase and mentioning that the then United States senator from Maryland referred to Mr. Chase as "a head of ice on a body of granite.")

The secretary of war was at first Simon Cameron of Pennsylvania, the most influential politician of that state, but he was soon appointed minister to Russia, and the irascible Edgar M. Stanton succeeded him in the cabinet.

The secretary of the navy was Gideon Welles of Connecticut; of the interior, Caleb B. Smith of Indiana. The border slave states were represented in the cabinet by Edward Bates of Missouri, attorney general—a friend of my father who replied to father's letter of congratulation:

January 24, 1861

Dr. D. D. Dayton

Dear Sir:

I acknowledge with pleasure the receipt of your kind letter of the 21st, and I do it now because my engagements are so urgent, that if I neglect it now its turn may never come again. I thank you for your kind remembrance and good wishes. But you need not have congratulated me upon my acceptance of Mr. Lincoln's invitation to aid him in the administration. Perhaps I am better entitled to your commiseration, for be assured, Sir, that I have not taken this step with any hope of pleasure or profit for myself. I have only obeyed a lawful call to a dangerous post, for the discharge of a painful duty. And I go to it in the fear of God and in the hope of being able to do good service to my country.

Very respectfully, your friend,

EDWARD BATES

—and Montgomery Blair of Maryland, postmaster general—both of them men of great distinction of character and high standing as lawyers. Seward, Smith and Bates were of Whig antecedents; the other four of Democratic.

It is said that while Lincoln was selecting his cabinet someone told him, "I hope you will not choose Chase." Lincoln asked, "Why?" "Because, he thinks he is a bigger man than you." And Lincoln replied, "If you know any other men who think they are bigger than I am I want them as members of my cabinet."

The bringing such turbulent minds together, the using them to accomplish marvelous results has compelled the admiration of thinking men ever since the close of the Civil

War. Nothing in history compares with Lincoln's achievement in putting down a rebellion where 12,000,000 people fought to the death for their ideals, and he used his cabinet as tools to accomplish his will.

The speech that Mr. Lincoln delivered at the dedication of the national cemetery on the battle field of Gettysburg, November 19, 1863, was at once recognized as the philosophy in brief of the whole great struggle, and has already become a classic. There are slightly differing versions; the one that is here given is a literal transcript of the speech as he afterward wrote it out for a fair in Baltimore:

"Fourscore and seven years ago our fathers brought forth on this continent a new nation, conceived in liberty, and dedicated to the proposition that all men are created equal. Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battle field of that war. We have come to dedicate a portion of that field, as a final resting-place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this. But, in a larger sense we cannot dedicate—we cannot consecrate—we cannot hallow—this ground. The brave men, living and dead, who struggled here, have consecrated it, far above our poor power to add or detract. The world will little note, nor long remember, what we say here, but it can never forget what they did here. It is for us, the living, rather to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us—that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion—that we here highly resolve that these dead shall not have died in vain—that this nation, under God, shall have a new birth of freedom—and that government of the people, by the people, for the people, shall not perish from the earth."

Before Lincoln spoke at Gettysburg, Edward Everett, the great orator—one of the greatest ever known in America—delivered a long scholarly production, speaking for about one and one-half hours. As he sat down he was cheered and cheered. When Lincoln sat down there was no applause at all, but a few hours later, as Everett read the words Lincoln had spoken, and realized their importance, he said, "I would rather be the author of those twenty lines than to have all the fame my oration of today will give me."

Poor Mr. Lincoln felt he had failed—miserably failed. Not a particle of applause. Oh, how lonely he was in that great crowd. I wish he could have looked ahead to the estimate placed on his speech since its utterance.

A southern writer says, "Not a hand lifted to applaud. One might as well applaud the Lord's Prayer—it would have been sacrilege. And they all felt it—down to the lowest. There was a long minute of reverent silence, no sound from all that great throng—it seems to me," says the southerner, "that it was the most perfect tribute that has ever been paid by any people to any orator."

William Henry Roberts was for many years stated clerk of the General Assembly of the Presbyterian Church. Some years ago he introduced Draper to the finance committee, of which Draper was to be chairman, saying, "He is the son of one of my warmest friends." Naturally, I attach importance, therefore, to the words of Dr. Roberts as he testifies to the Christian character of Mr. Lincoln in the following words:

"It was my privilege as a young man to have known Abraham Lincoln. Entering the service of the United States government in the fall of 1863, the first Sabbath of my sojourn in Washington City I went to the New York Avenue Presbyterian Church. When the time for the long prayer came, according to immemorial usage in many Presbyterian congregations, a number of the men stood up during prayer, and among those upright figures I noticed in particular that of the President of the United States. As a member of the New York Avenue Church I was seated not far from Mr. Lincoln at Sunday services for a year and a half, and his attitude was always that of an earnest and devout worshiper. He was also an attendant at the weekly meeting, though for a considerable period taking part in the services privately. It having become known that he was an attendant at the prayer meeting, many persons would gather in or near the church at the close of the service in order to have access to him for various purposes. Desiring to put an end to these unwelcome interruptions, the Rev. Dr. Phineas D. Gurley, the pastor of Mr. Lincoln, arranged to have the President sit in the pastor's room, the door of which opened upon the lecture room, and there Mr. Lincoln would take a silent part in the services. He informed his pastor on several occasions that he had received great comfort from the meetings, and for the reason that they had been characterized more by prayer than by the making of addresses."

"God moves in a mysterious way His wonders to perform." Abraham Lincoln—born in a cabin, almost a hovel—President of the United States—lifted to a pedestal of fame—loved, honored, revered as no other American. Do you doubt God's hand in it all?

REMINISCENCES

First Presbyterian Church, Geneva, N. Y., October 7, 1928

Possibly no one here is in the same mood I am this morning. A strong desire is on me to be reminiscent. With the eye of memory the organ seems facing me as it stood sixty years ago, up there in the gallery. The room is packed with a large audience, quiet, thoughtful, subdued by the program. Some one sends a note to Mr. Bronson, up in the choir loft yonder, asking that the choir sing a certain selection. The note is passed to the organist, Miss Boyd. Never has she played that music—never has the choir sung that selection. For a moment Miss Boyd leans over the keyboard asking God's help—then she tremblingly plays the tune—and then the choir joins in singing. All was done without a break, and to the glory of God and the edification of the audience. Those were the days when people believed in God's answering prayer.

A few years later Miss C. J. Porter, another member of the choir, Nellie Porter, every one affectionately called her, was taken sick in Albany. Steadily she seemed nearing the end.

Week after week in the Wednesday evening prayer meeting the petition on every one's tongue and in each heart was that Miss Porter might be restored to her position in our choir and her general activity in our church. Suddenly a change came—improvement began—Miss Porter came back to live many years a noble Christian life. The members of this church believed God heard and answered our united prayers for her recovery.

Up in the gallery at the right of the pulpit always sat a goodly number of colored people, staunch in their allegiance to this church. Among them regularly were Mr. and Mrs. Jackson.

At a meeting for the election of elders a rather illiterate white man was nominated with a prospect of election. Some one quickly suggested Mr. Jackson, and he was chosen. The pastor, Dr. Nelson, and my father were appointed a committee to inform Mr. Jackson. He was very appreciative of the honor, the confidence and respect shown him—"But," he said, "gentlemen, I cannot accept it. If the trustees will consent to let Mrs. Jackson and me have the custody of the church, we will be very happy to give it our loving care and thought." Recognizing his sincerity it was arranged as he suggested, and for years Mr. and Mrs. Jackson kept this property in perfect order and cleanliness.

Those were the days when this church supplied officers and teachers for the Colored Sunday School so successfully conducted on High Street. My father was succeeded as superintendent there by Edward B. Richardson, whose faithful labors there and here some of you will recall. When father retired as superintendent of that Colored Sunday School, December 25, 1864, he was presented with a large family Bible, and Mr. Jackson said, "For your labors among us as superintendent of this school, for your visitations to us in sickness, kindly ministering spiritual and physical comfort sometimes to our dying ones, for your help in burying our dead, for your love and good works in behalf of our afflicted race in the darkest days of the past, we tender to you the tribute of grateful hearts and in our deep poverty now present to you this Bible as a heartfelt expression from each and from all, praying it may be your solace in declining life, a light to your pathway in the future, even to Glory, to Heaven and to God."

When Rev. Henry Highland Garnet, D.D., United States Minister to Liberia, Africa, was on a furlough he visited this Mr. Jackson and together they read at family prayers chapters in the Greek Testament. Their skins were black, but their blood was rich with red corpuscles and their hearts were attune with the heart of Jesus Christ.

The kaleidoscope changes. I am down in pew 44. On the platform here are several of the sons of this church who have entered the ministry, but are here for a reunion. The pastor, Henry A. Nelson, calls them for brief testimonies—Willie Hogarth, then pastor of North Presbyterian Church; Charlie

Richardson; Samuel Hall, Secretary of Seamen's Society; A. W. Cowles, president of Elmira Female College; J. J. Porter; Bennie Dayton; Carlos Chester.

That was before the ministry of Will Nelson, Edson Dayton, Charlie Bronson, R. A. Torrey and others.

It used to be said that an unusually large number of retired ministers worshipped here—and it has been said that this church sent an unusually large number of young men into the ministry.

Over here at my left, in the front pew, for many years sat Isaac Clough. He united with this church the first Sabbath in March, 1866, the same Sunday my older brother and myself, with about one hundred others, stood together and were admitted to membership here, largely as a result of the union revival meetings held in what was then the Dutch Reformed Church at the corner of William and Main Streets. Mr. Clough had been a drunkard who had reached middle life without an education, or any refining influence. His conversion was genuine, but his companions by diabolical methods continued scheming to trip him. Repeatedly he fell and would have a terrible spree, when father and others would rally to his aid and the man would come to the prayer meeting, deeply penitent, begging forgiveness of his fellow church members, and especially of his God. I can still hear him agonize in prayer, "All righteous Father, Thou knowest I will not try again unless Thou wilt help me," and God did help him and the last few years of his life he kept sober under the all restraining power of a loving Heavenly Father. Let me relate just two incidents of his intensely interesting life. One stormy night at his home the tempter coaxed him, and the overpowering desire for a drink came upon him. He started down Exchange Street, passing saloon after saloon—at each one of which he took hold of the latch to open the door, but was impelled to go on to the next—and he went on and on to the over thirty saloons on that street, and somehow got home without entering one. Do you wonder he cried, "My God, this is as by fire. This is as by fire." He was a moral hero.

In those days real wine was used at the Communion table, but the Session, knowing this man could not safely partake of the cup, excused him and advised him to omit it. After my father's death, one Sunday morning Mr. Clough came to my home to inform me he had dishonored his Lord by not taking the cup, and he had decided to take it that day. I saw the struggle was on and Satan seeking to down him. I replied, "Let's enter into an agreement that neither of us will take the cup at communion so long as both of us live." He said that would not be right, and we had a real tussle, but finally we promised each other and then we got down on our knees and asked God to help each of us live a clean life. In the words of another,

"In the hour of one's greatest defeat there is nothing nobler than to take the position more decidedly than ever before, I will try again."

Who that ever knew Father and Mother Porter, as we called them, can forget them? One day Father Porter met my father on the street and abruptly asked, "Dr. Dayton, do you expect your children to become Christians?" Father hesitated a moment, and Father Porter again put the question, with great earnestness, "Dr. Dayton, do you expect your children to become Christians?"—and Father said, "Yes, if their mother lives." Mother was a devout Methodist. Some one asked why she did not join the Presbyterians, and she answered, "Because my husband never asked me to." Father had such deep respect for her Methodist antecedents that he felt she should remain in that denomination. The Presbyterian prayer meeting used to close a half hour earlier than the Methodist, so Father, after the meeting here, would hasten down there and have nearly a half hour at that meeting and go home with Mother. When there was communion at the Methodist church, Father attended with Mother; when it was communion here, Mother came with Father. The daughters became Methodists with Mother—the sons, Presbyterians, with Father—so we grew up with devout regard for both the Methodist and Presbyterian churches.

In Troy, New York, was a sweeping revival, and many business men were soundly converted. In the exuberance of their new-found faith, they organized the "Troy Praying Band," and conducted revival meetings in other towns. They were in Geneva for about two weeks, and packed the Methodist church three times a day. Enthusiasm ran high. I caught it and ventured to ask a policeman to go forward to the altar for prayers. He went—was converted—and afterwards gave the boy credit for leading him to a decision.

Never will I forget going home one evening with father through a heavy pouring rain. The gutters were running with water. We discovered a large, burly negro lying in a gutter drunk—not figuratively, but actually down in a gutter drunk. To this day, I don't understand how we did it, but somehow Father, with the little help I could render, got the man on his feet and we guided him to his home—Father on one side; I on the other. Later some one told the man what Father had done, and he called to express his appreciation. Father and Mother prayed with him—he was converted; joined the Methodist Church and lived an exemplary Christian life to his death.

Union revival meetings were held at 9:00 A. M.; 3:00 P. M.; and 7:30 P. M. in the Dutch Reformed Church during January and February of 1866. Rev. S. J. Rogers, pastor of the Dutch Reformed Church, called together the official members of the various churches and made a vigorous attack on the idea of a woman speaking that morning in the prayer meeting, and asked that women should be prohibited from speaking. Father rose and very quietly said, "The woman who spoke this morning is my wife, and I thank God He gave her courage to testify." That closed the incident.

Years after that Mr. Rogers came to the same town I was then living in to occupy a Congregational pulpit for a season, and it was my privilege to extend various courtesies to him. He announced he would speak one evening on Sojourner Truth, a unique and interesting colored woman who had piloted many slaves to freedom via the Underground Railway, as it was called. Often had she visited Geneva and spoken in the Scotch Presbyterian Church which stood where now stands the Y.M.C.A. I had known Sojourner and I used the newspaper to tell the citizens about her and urged every one attend the lecture. The house was packed, and then some. Mr. Rogers thanked me for bringing him such an appreciative audience.

Reference has been made to Father and Mother Porter. While in California some fifteen years ago I learned a granddaughter of theirs was in the same hotel. She was slowly dying, and day after day I called. Each day she desired me to read the Bible to her and pray with her—and I did, recalling how her father, J. Jermain Porter, comforted and cheered my father in his last illness.

How I would love to take time to express my appreciation of Miss Gordon and Julia Sill, who for so many years tenderly and devotedly guided the infant room of the Sunday school—Miss Gordon for over fifty years, so that she often had the children of those who in their childhood had been her pupils.

Memory brings forward Miles P. Squier and wife, uncle and aunt of your faithful and reliable David Henry—and also Mr. Henry's own father and mother.

On a wall of my office are pictures of William G. Dunn and John Mackay, both of whom greatly influenced the boys of this church fifty and sixty years ago—Mr. Dunn having charge of the young men's prayer meeting Monday evenings, and both of them active in the Sunday school and every other form of Christian work.

How faithful in his attendance at church and prayer meeting was Arthur Hammond, father of the A. J. Hammond you know—rain, snow or heat made no difference with his attendance here.

The Congers, the Fields, the Hastings, the Maxwells, the Richardsons, the Swans, the Folgers, the Van Giesons, Miss Powis, Miss Carter—how many others throng before me as I forget you are strangers to me, and my eyes seem to see as they did years ago. Would that I could go on naming individuals and recalling incidents whose memory thrill me now—for this was a church illustrious in its membership, vigorous in its activities, great in its individual accomplishments. What a rich heritage comes down to you who now abide here. How the past should stimulate to renewed zeal and inspire to greater consecration.

Fifty years ago next December (1878) my wife came to Geneva as a bride. We shall never forget the cordial, kindly reception given her by the people of this church.

I united with this church in March, 1866. I recall our pastor, Dr. Wood, referring to me as then the youngest member of the church. May 26, 1875, E. B. Richardson, clerk of the session, signed a letter dismissing me to the church in Eddytown, Yates County, where I met and wooed Mrs. Dayton. That church elected me an elder, for the simple reason there was no one else to elect. Some have said I was the youngest elder ever elected—being only eighteen years old at the time. I returned to this church in 1877.

My father became an elder here in 1859, and so continued until his death in August, 1881. I was elected a deacon in

1878—and was chosen elder to succeed my father after his death, and so continued until my departure for Minnesota in the spring of 1883. Coming here today is like going to my mother to report as to the life I have lived, and I wish time would permit the relating many things. Suffice it to say, my faith in the higher things has grown with the years. I believe in God the Father, Jesus Christ, the Saviour and Redeemer of men, and in the Holy Spirit, our Prompter. I believe in the Bible as the Word of God, a lamp to our feet and a guide through this life and to the life that is hereafter.

The faith in the eternal verities, inherited from my ancestors, I hope to pass on untarnished to my descendants.

FILIPINOS

March 16, 1924, I spoke in Los Angeles to a fine group of men from the Philippines as follows:

There is a great deal to confuse us in our thinking—it is easy to get confused, to become uncertain as to the relation of things. Let's get clearly in our minds some of the really important things—

What is the greatest fact in the world? *God.*

Whose was the greatest personality that ever lived? *Jesus Christ.*

What is the most to be regretted in this world? *Sin.*

What was the greatest act of all the ages? *The Atonement.*

What is the greatest institution in this world? *The Church.*

What is the greatest thing the world has to look forward to? *The life hereafter, the life eternal.*

What is God? *"God is a Spirit, infinite, eternal and unchangeable in His being, wisdom, power, holiness, justice, goodness, mercy and truth."* God is the Creator of all things, the One who keeps the earth in existence; the One who makes possible all our comforts, the One who continues our life.

As you look about you, you realize that some one must have planned the earth, the sun, the moon and stars, the oceans, the people, the animals, the fruits—everything about you shows there is a God who could plan, create, keep all in order and continue all year after year. Wonderful Being! No man ever saw Him—but our hearts tell us there is a God, and our heads prove it to us.

Who was Jesus Christ? The Son of God, the equal of God—

and He left the Father and came to earth; for thirty-three years He was in the flesh, He became familiar with our temptations, for "He was tempted in all points as are we." He entered into all our experiences, for He was poor, He was lowly, He was misunderstood, He was hated—

But, He went about doing good; and He told us to "Love our enemies and to do good to those who misuse us."

His was, and is, the greatest Personality of the ages—the greatest Man in all history—some might say Julius Caesar, or Alexander, or Abraham Lincoln, but Jesus Christ towers above all others in the graces of His character, and the qualities of His Manhood.

We speak of the life of Jesus Christ on earth and stand in awe before it; it was thirty-three years in living, and those years were filled with days and hours just as yours. We think of Him sitting by the well teaching the one lone woman; or spending the hours of a night with Nicodemus; or going to the wedding at Cana; or talking in the house of Martha and Mary. All through His earthly life He was filling the minutes with some effort for some one, and showing us how we should be using our time.

He stands before us as the Christ of Prophecy—told of since the beginning of the World, until He came and fulfilled prophecy.

He has become the Christ of History, the great outstanding character of all time. No self-seeking for Him; no effort to secure honor, or an easy life, or wealth. He came to make life easier for others; He came to make life fuller, sweeter, happier, for all who will live as He suggests.

We cannot close our eyes to the fact of sin, for one cannot live long in this world without recognizing sin. How we all sin, how easy it is to say the wrong words; to do the wrong acts; to think the wrong things; and all around us we see sin and the effects of sin. There would not have been so much drunkenness in the world but for sin. There would not be poverty in the world but for sin. Sin is the cause of practically all poverty—for if we all lived as God suggests in His Book, we would all have enough and to spare.

Sin has cursed everything. The wages of sin is death. How could sin be atoned for? How could the penalty of sin be paid?

Sin separates from God, because God is free from sin. How could the gulf between God and man caused by sin be bridged? Jesus Christ came to earth and died on the cross to pay the penalty of our sins—and by His death He bridged the gulf that separated man from God. His death cancelled our debt and because of His death, you and I can stand before God as if we had not sinned. Christ's death atones for our sins.

How shall we speak of the atonement? Our minds are not equal to it. Think of the Christ after He had tried for thirty-three years to turn the people to wise thinking and right living facing the Cross, consenting to be nailed to those pieces of wood and to suffer that cruel death—why? Not for anything He had done, but so you and I can have forgiveness of our sins and acceptance with the Father, and the Life Eternal. Nothing like it, before or since. The atonement! I can't explain it. I can't understand it. I simply accept it as a fact that Jesus Christ atoned for my sins; that He made it possible for God and me and all mankind to be at peace so I can look up confidently into the face of God and say, "My Father and My God," and know God loves me with infinite tenderness—why? Not because of anything I have done, but because Jesus Christ died for me. Is it not the greatest act of all time? Ought not you and I to love Christ with all the strength of our manhood? Ought we not to study His Book and find how He wants us to live; what He wants us to do and then strive all our days to be and do what He wants and so show our gratitude, our thanks, for the wonderful atonement Christ made?

What would it mean to the world if Christ had never come? What would it mean to you if Christ had never come? No hospitals in lands where Christ is not known, no tender care for little children, no regard for the rights of the poor, no family life as you and I know it. No hope for the life hereafter. How completely the atonement has changed life for all who accept it.

The Church, the greatest institution on earth—not the Methodist, or the Presbyterian, or the Baptist—but the Church at large, comprising all these; yes, taking in all who try to live as Christ desires they should live.

What is its mission? Listen, as the great Head of the Church says, "Go ye and teach all nations baptizing them in the name of the Father, and of the Son, and of the Holy Ghost." Teach them what? Listen again as He says, "Teaching them to observe all things whatsoever I have commanded you."

And where is the record of what He has commanded? In the Book He has given us, the Bible, which you and I are to study to learn His will.

And what is the command? Listen to his own words (Matt. 22:37 through 40). "Thou shalt love the Lord thy God, with all thy heart, and with all thy soul, and with all thy mind. This is the first and great Commandment. And the second is like unto it, Thou shalt love thy neighbor as thyself. On these two Commandments hang all the law and the prophets."

There is a lot of detail in the Book as to how we shall do, and what we shall be, but it can all be condensed in the one word "Love"—Love God; love all those about you.

Let us get another view of the importance of love. Listen as I read 1st Corinthians 13th chapter:

And it is the great mission of the Church to teach love, to live love, to win the world to Jesus Christ by love.

There is another word we use today that is simply living out love. It is the word "Service." And nowadays, we hear much about the spirit of service, the doing kind things for those about us, the helping others. All that is living out love—doing it every day and so making others happier and better. We can do the helpful things because we love God and love for Him prompts us to love those about us.

And because the Church has as its mission thus to teach love, to live love, to practice love, it is the greatest institution on earth, the most important institution.

But you and I would not be satisfied if the life here on earth was all there was for us. Every one somehow reaches out for the life hereafter, the Life Eternal, the life that follows this life here on earth. It is the natural longing of the human heart. The Book tells us there will be no sin there—think of it—nothing mean or vile—no sorrow there—no suffering there. Can you grasp the thought? Every one there clean, honest, kind, patient, healthy. And best of all, God Himself will be with us, and Jesus Christ will be all about us.

The Book says, "Now see we through a glass darkly; but then face to face; now we know only in part, but then we shall know even as we are known." Doesn't it fill your heart with joy to know that you can be there; that Christ by the atonement has made it possible?

You can't be there unless you love God; unless you accept Jesus Christ as your Saviour; unless you grasp the fact that He died for you, and by His death your sins are cancelled; unless you become one of the Great Church here on earth and live according to the teachings of this Book. But if you do love God; if you do take Christ as your Saviour; if you do appropriate to yourself the great fact of the atonement; if you do seek with all your intelligence to live the Christian life, then you may be sure Eternal Life will be yours.

There is more, much more, in this Book than I have touched on tonight—much that I do not understand; much that no one really understands; and we will not understand until God explains it to us in the life hereafter. But all that is necessary for us to know and believe is in these six great facts—these six truths—and the knowledge of them lived out in your lives will be enough.

That means your lives daily must be honest, truthful, clean, helpful to all about you. You cannot live such lives alone, but God will help you day by day as you ask His help, His guidance, His love.

WHY GO TO CHURCH?

Bethlehem Presbyterian Church, October 19, 1924

Awhile ago I received a letter, the first words of which were: "Is it worth a man's while to go to church?"

There are many reasons why it is worth a man's while to go to church. Let me just mention two or three. How much has it been worth to us men and women to have had with us all these years the lines of the hymns we learned when as boys and girls we sat with our parents in the church pews and unconsciously drank in the sentiment, as well as the words themselves! How much those hymns strengthened our faith, broadened our vision, increased our love for all mankind and helped to make us intelligent concerning God, the world, the hereafter, our duties and opportunities! Don't you often find coming back to you now two or three lines of some dear old hymn, and you wish you could recall it all, but it makes you tender and fills your heart with a real desire to be better and more kindly to every one! And on through the years how we have learned to love "Blest Be the Tie That Binds," "There

Is a Fountain Filled with Blood," "Holy, Holy, Holy, Lord God Almighty," "Jesus Lover of My Soul," "Just as I Am, without One Plea," "Guide Me, O, Thou Great Jehovah," and many others, which we all now wish we could just stop and sing, knowing it would drive from us sinful emotions and bring us a clearer and keener realization of God's love and the magnitude of His grace. If for no other reason, I want to go to church to hear and sing the great hymns of the church.

And then the prayers that we unite in as the minister leads us to the throne and, through him, we talk with God. How those prayers mollify and soften us; how they humiliate us as we tell God our sins; how they inspire us as we thankfully recall God's patience, and the fullness of His grace; how they quicken our zeal as we ask God to bless all mankind; how they help us to see life in a proper perspective; how they prompt us to love all mankind and fill us with desires to be fraternal, sympathetic, Christlike. Yes, the prayers in the church service lift us to higher planes of living, make us more unselfish, more heroic in efforts for others, more honorable in all our relations. Does it not sometimes seem as if we come very near God in the prayers of the sanctuary? Certainly, it is worth our while to go to church just for the opportunity of mingling our voices and our hearts in the prayers we unitedly offer.

And the environment—how it influences us to *think* we are in the House of God; gathered to do Him honor; and the very quiet of the surroundings helps us to meditate on God, and the great things of life. And we find ourselves reaching out after the things that purify the soul and sweeten the life.

And the sermons always bring us some truth, some sentiment, some utterance that we can use for our enlightenment, or comfort, or stimulus. I recall one illustration I heard Cortland Myers give that helped me. Let me give it briefly to you.

"A business man in Chicago, successful, rich, forgot God, wandered from Him—after years he grew weary of it all and bethought him of the old home he lived in when a boy and longed to see it again. So he went to a small town in Central Illinois and visited the house now occupied by others. He asked if he might go to the attic—looked around there and spied an old bureau that belonged to his mother, pulled open the drawers and found a little pair of white shoes—to them was attached a small piece of paper on which his mother had written, "I hope my boy will never be without the circle of God's smile." He recalled the scene—his fond mother had given him the new shoes; he had put them on and was proudly walking around the room when he noticed a round spot on the floor where the sun shone coming through the window and casting every shade of the rainbow. He asked his mother what it was—she replied, "God's smile." He at once stepped into it, saying, "I am in the circle of God's smile." She replied, "I hope my boy will never be without the circle of God's smile." How memory brought it all back, tears rolled down his cheeks, he knelt and on his knees in the attic returned to the "circle of God's smile"—went back to Chicago to be an active Christian business man, happy, useful, a blessing to the world."

I have sat in small churches, where the congregation was meager as to numbers and resources, and where the preacher was not always logical or inspiring, but the hymns, the prayers, the surroundings, the effort of the preacher have all helped me to feel "I was in the circle of God's smile" then and there, and I have gone out strengthened for the conflicts of the week.

I recall another illustration I heard S. D. Gordon use, that made a great impression on me. Let me tell it to you.

"A man riding on horseback through the woods in the South comes to a clearing where there is a lowly cabin and a colored mammy living alone—he asks her if she is all alone, and she replies, "Yes, just me and Jesus"—and as the traveler looked at her and saw her sweet face aglow with Christian love, there seemed to appear slowly the form of another and His face was near hers and it was radiant and the form was the form of the Son of God."

Yes, friends, it is worth our while to go to church for the help it brings us—and for the help we can be to others—and for the glory of our God.

There is another line of thought I desire to touch on. Did you read the speech of our President the other day at the unveiling of the statue of Bishop Asbury, one of the pioneers of Methodism? One sentence in that address riveted my attention—it was, "The government of a country never gets ahead of the religion of the country." Ponder that, citizens, you who love your country; you, who look anxiously forward and wonder as to the future of this United States, remember the words of your Chief Executive. "The government of a country never gets ahead of the religion of the country," and see to it that by building up and strengthening the churches of America we help to vitalize the religious life of the nation and thereby assure the perpetuity of our government.

God bless you in all the future of Bethlehem Church, and may this church indeed be the House of God to many trusting souls.

TO BOYS AT WESTMINSTER

December 9, 1921

Boys, I want to take you right into some of the hidden recesses of my heart. Let's forget the older men here and just talk quietly together.

What are you going to be, going to do, when you become men? Have you been dreaming dreams of your life as a man? Do you ever build air castles of the coming years? What is the ideal of your life, the goal toward which you are striving? When I was younger than the youngest here, I used to lie awake nights by the hour listening to an older brother weave plans for our future and scheme how we would do, what we would be, when we had grown up to manhood.

And then Sunday afternoon we would gather the chairs, arrange them for an imaginary audience, distribute hymn books and Bibles and hold church, brother conducting the services and preaching the sermon. Is it any wonder he grew up to be a preacher of the Gospel and somehow won the love and confidence of boys and girls? A few days before he was to start on an European trip several of them came to him saying they desired to unite with the church before he left and thirteen boys and girls joined his church on what proved to be his last Sunday there, for he died at sea and was buried in the Atlantic Ocean.

I grew up with a reverence for the ministry. My grandfather was a minister; four uncles were ministers; the only two brothers I ever knew were ministers; my brother-in-law was a minister; daughter Josephine married a minister. All along the years I have heard of their experiences, their trials and disappointments, their meager salaries and forced economies.

But I have also learned of their triumphs of grace; their joy in being useful; their soul elation as they have known of lives transformed and saved through their influence.

And I come to you who are looking ahead and asking what shall be your life work and I say frankly to you that I regard the ministry as the greatest profession on earth. I would rather be a worthy and useful minister of Jesus Christ than anything else. Do you ask why I am not? I regret to answer that question before these older men, but I am again going to open up my heart to you, boys. I wanted to be a minister from early boyhood. I passed the entrance examinations for college in June 1873 and was told my marks were creditable. I expected to enter the college in September, but for reasons I shall not relate here I left father's home in July and went out into the world to make a living. I went away from all relatives into a small town where I knew no one—and no one knew me.

From the first I attended church, Sunday school and prayer meeting and at eighteen years of age I was elected an elder of that church. I loved church life and work and cherished the hope of some day taking a college course. My employer died when I was seventeen years old and I took the business. The winter before I was twenty-one, I conceived the foolish idea of working every other night. I was young, ambitious, strong. I worked all day, all night, all day—then slept a night and began all over again. When spring came I was sick, in a country hotel, away from all relatives. Some one wrote to father. He came and took me home and disposed of the business.

How I slept at home, father's home, day and night,—strength returned and then I thought the college course could be taken. How the thought captivated me and I planned for it—but God overruled. The way seemed closed to me—other avenues opened unexpectedly and I was led into what I now believe was God's plan for my life. It was not my choosing—I believe it was God's.

And all along the years, believing God did not wish me to be a minister, I have tried to be content with being only an assistant to ministers. But, boys, there has been a sore spot in my heart—I have wanted to be useful; I have felt keenly the limitations of a business man. It has been difficult not to envy the ministers who can devote their lives to uplift work.

Don't misunderstand me. It is not the glamour of crowds waiting for the preacher's words, for I long since discovered that popular platform orators do little soul saving—but the quiet study of God's word; the patient search after truth so as to be God's spokesman to the people; the shepherding of souls and lives and helping them to the Mercy Seat; the comforting of those who mourn; the cheering the despondent; the helping the tempted, these are peculiarly the privilege of such ministers as are whole heartedly seeking to do the will of God on earth. And the joy of such service is far beyond all other joys of earth.

It is not an easy life that a successful minister lives—he has little control of his hours, for any moment he may be called to acts of kindness and deeds of love for which the only reward will be the knowledge he has served one or more of those whom Christ would minister unto if He were in the flesh on earth. But it is the province of ministers to bring so much joy into the lives of others that the reflex upon themselves will fill their hearts and lives with joy sweeter than any selfish act could ever produce.

If your thought is to simply make money, to pile up wealth, to surround yourself with all that money can buy, the ministry is not the profession for you. Don't be deceived. The salaries of ministers are generally small, if you think only of the dollars received, and it does take cold dollars to buy the necessities of life. And you must provide for a wife and children and lay up for old age. It takes courage, boys, to choose to be a minister and know it spells going without many things that others have in this world. Have you the grit to say you will curb your desires and cut your expenses down so as to live within your income albeit it means self denial and self effacement? If you have, and if you go into the ministry determined to dedicate your life to God's service and give Him yourself, I believe He will reward you, not in cash, but in other ways that are worth more than cash.

The happiest homes I have known have been the homes of ministers. True the food was very plain; the clothes were seldom stylish; sometimes they have lacked even the books they were hungry for—but the reward of service that comes in contentment, in the knowledge one has done right and helped others has shone in the face and revealed itself in the life, and the atmosphere of such homes has been charming and inspiring. Many of the happiest hours of my life have been in ministers' homes and in the society of ministers as I have drank in of their cheery, happy lives.

Let's seek another viewpoint. Boys, have you sometimes felt you would rather be alone with a good book than to have any other companion? Doesn't it just seem the finest thing in the world to get off by yourself, with no one to interrupt you, and just read page after page of a book that thrills, inspires, captivates you? After reading just such a book I wrote the one who gave it to me as follows:

"Did I say read it slowly? You cannot get the richness, the sweetness, the rare beauty of it except as you go slowly, often closing your eyes to let some sentence expand in your mind until it grips and thrills you—then you will desire to turn right back and read it over again in all the harmonious verbiage of its delicious setting.

"Truly the book has broadened life for me and enriched it. Possibly now that the sons are relieving me of so many responsibilities, my mind is more free to grasp the revealings of a broader life; in the words of Holy Writ, 'a more abundant life.' Sure this book gives me food for thought—inspires to thinking—and will help me in the remaining years of life to more correctly weigh and measure the things of this life."

How many books charm us. I mean the really valuable books that broaden our views and enlarge our knowledge and help us to think clearly and to wise conclusions. Business men don't have time for much reading, but the minister has to read in order to talk and preach intelligently and bring to his audience information so they may understand God's working out of His marvelous plans for man. And so all my life I have thought of the ministers being so much more intelligent than I because they had more time to read, to think, to discuss those things that are eternal, and are outcroppings of the Divine mind. How much we business men miss because we haven't time for meditation but the minister has to take time to meditate as he prepares his sermon, studies his prayer meeting talks, or strives to add to his store of useful knowledge.

And the literature a minister knows best of all should be the Bible. Many competent critics have said that the King James version of the Bible is the finest literature of all the ages—and the best ministers are those who so devour this Book that it becomes a part of themselves and some of them become Pauline in their expressions and their mode of building arguments.

Now, for another viewpoint. It is just great, isn't it, to have a companion you love who understands all your whims and actually knows you better than you know yourself. Well, the minister has just such a friend, for he must be often in communion with the God of all light and love and power and wisdom.

Do you sometimes now talk with God? Isn't it a delight to tell Him every thing and then ask His guidance and help? The minister must go to Him for power and in just the proportion he communes with God is he blessed in his ministrations; and God becomes the heart companion of his life.

I shall not be content this evening unless I say a word about the privilege the minister has of being friendly with everyone. No other class of men has the opportunity to have so many friends as do ministers. Everyone feels kindly towards the profession—and the ministers who are at all worthy can count all others as friends. Further than that—to no other class of men do people turn for sympathy, counsel, encouragement, as they do to the minister who lets it be known he desires to be friendly and helpful. If you appreciate and value friendship, genuine, deep friendship, you will realize more of it in the ministerial profession than anywhere else. And, oh! the chances to prove yourself a friend worth having as one enters into the joys, the sorrows, the perplexities and the triumphs of the lives of mortals to whom the pastor can go with the right to stand next to them in every experience of life.

And so I might go on giving many reasons why the ministry is attractive but time prevents.

Boys, there are two tremendous reasons for being a minister. One is found in Mark, 16th chapter, 15th verse, where Christ says, "Go ye into all the world and preach the Gospel to every creature,"—the request and command of our Lord.

The second is, the sense of appreciation of what God has done for us—and the desire to let everyone about us know that God has just the same love for them that He has for us. Romans 10:14 says, "How then shall they call on him in whom they have not believed? and how shall they believe in him of whom they have not heard? and how shall they hear without a preacher?"

But, boys, I don't want anyone of you to become a preacher unless God really calls you into the ministry. 'Way back in 1873 father knew I was anxious as to my future. One day he came into my room and said, "George, watch closely the indications and God will guide you."

And so, boys, I say to you, "Watch closely the indications"; ask God to guide you; tell Him you want to be, and to do, just what He desires. Above all things else consecrate your lives to Him for service and strive to live a Christian life, whatever may be your life work.

And now I want to say a few words to the boys here who will not become ministers. Ministers are necessary to point the way to salvation, and to instruct us all how to live—but God does not call on all of us to become ministers. He does ask us all to become Christians, to love His Church, and to do acts of kindness to all His children—and God wants us to be the friends of ministers, and to cooperate with them in various kinds of church work; in short to be assistants to the ministers.

What are the really great things of life? Intellect, altruistic spirit, soul—how much greater are these than money. Money is necessary. It is helpful in many ways, but just as sure as anyone makes money their goal in life, just so surely does it prove a disappointment to the one who gets it. The mere ownership of money does not satisfy. Money by itself does not bring happiness. Money is all right when used for noble ends—and when one uses it for advancing God's kingdom on earth he thereby glorifies his money so used.

Let us each and all consecrate to God and to His service our intellect and all the money He makes it possible for us to have in life—let us seek to develop the altruistic spirit, the going about doing good—and let us do everything possible to win others to the Lord Jesus Christ so that, whether we be ministers or laymen, we shall be useful to our God, thereby proving that we are thoroughly grateful for all He has so graciously and so abundantly done for us.

And now I wish to read to you a letter from a minister eighty-seven years old. I was called East April 19th last to attend his funeral. On my return from the East I found this letter. It was written Monday, April 18, 1921, when the writer had no intimation that at 10:00 P. M. of that day he would be in Eternity. It was the last letter he wrote. It was the only letter he had written with his right hand since his fall fifteen months before.

He arranged props, etc., and with great effort penned the following words, which came to me as a message from the other world—to which world he had been translated after eighty-seven years of life on earth.

Clifton Springs, N. Y.
April 18, 1921

Dear Brother George:

I have recently re-read your address to the students of Auburn Seminary*, and enjoyed and endorse its suggestions. The first qualification for one who is called to the Christian ministry is the conscious forgiveness of sin and the second is a distinct call to preach the Word. Without these furnishings no one is prepared to preach the Gospel and meet the longings of those who hear.

The pamphlet, "A Layman's View of Home Missions."** has the same ring as the Auburn Address—to train men to be useful in Christian work.

I am glad that, as a layman, you have presented these truths to those who expect to preach the Word from the pulpit and must from life.

May God bless you and the truths you have presented.

Yours truly,

J. Easter

*The "Address to the Students of Auburn Seminary" starts on page 278.

**The "Layman's View of Home Missions" starts on page 272.

Let me repeat his words:

"The first qualification for one who is called to the Christian ministry is the conscious forgiveness of sin and the second is a distinct call to preach the Word. Without these furnishings no one is prepared to preach the Gospel and meet the longings of those who hear."

The great trouble with this world is sin, and the only way to get rid of sin is through the Lord Jesus Christ, and the Bible opens the way to Him. Ask God to help you in your studying the Bible so that through it you may be led to clearer views as to sin, as to the Saviour from sin, and as to your duty to fellow men.

Consecrating yourself to God's service, imitating the life of Christ on earth as He went about doing good, may you all, whether you become ministers or laymen, reach the development where you will submerge self in the passion to be of service to others.

DEDICATION OF CHURCH

Used July 27, 1924; January 4, 1925

In a recent address President Coolidge said, "The government of a country never gets ahead of the religion of that country."

The wonderful progress of our country along educational and industrial lines is distinctly the result or outgrowth of the principles of our early Christian settlers. The religious spirit of those early days encouraged the cultivation of those qualities which always, and naturally, lead to material prosperity—and at the same time, prompt to study and educational advancement. Religion has been the foundation of this government, and the churches have been to America what a compass is to a ship, or a steering wheel to an automobile. Is this to be true of the future? That question merits our most careful thought and prayer.

What is a church?

A church is more than a plot of ground, a building, a pulpit, and pews. It is like a tree which, favorably planted, sends its great and little roots far and wide in all directions, invisible but strong, and throws its protecting shade over all who seek it. But the church is more, far more than that. It is a place where God makes Himself manifest to the seeker after truth; a place where the soul, weary of sin, can come for forgiveness and find the Saviour from sin; a place where the wanderer can get a fresh start; where weak mortals can secure strength for continued efforts to live worthy lives; a place where discouraged ones may find cheer, sympathy, uplift, inspiration.

Is that true? It ought to be. God grant that it may be true of this church.

It is not entirely a question of what a pastor may do, or what a preacher may say in the pulpit—although those are tremendously important factors. Even more far-reaching will be the influence of the daily lives of the members of the church, for the life speaks louder than does the lip, and the life will be remembered when the uttered word is forgotten.

"A group of men were seated about a lunch table in a prominent club, when one of them casually asked, 'Where do you men go to church?' The question immediately arrested both the attention and interest of those to whom it was addressed. The group was composed of average business men and men of affairs, and for over an hour the matter was earnestly discussed. One of the most striking results was the statement made by every man present that it was the first time in his experience he had been directly addressed by a fellow business man with such an inquiry. For years no one—clergyman or layman—had asked them directly to attend a church service, or to affiliate themselves more fully with its enterprise. They were literally like the one who declared, 'No man cared for my soul.' The result of the discussion brought several men back again into active relationship with the church they had neglected."

In a letter which recently came to me, the first sentence was, "Is it worth a man's while to go to church?"

Why go to church?

1st—There is the intellectual stimulus of listening to a good sermon.

2nd—There is a moral strengthening by association with people who desire to be better.

3rd—There is an inspiration to higher ideals of life and thought.

4th—Communion with God.

I think I often get more help and uplift from the prayers of the ministers than from their sermons. It certainly is calming and edifying and helps to make one more tender, filling one with the desire to be sweeter in life and disposition, to join in the prayers which encircle the world and include all mankind.

The great need of today is for men and women to be actuated by right desires. What will develop right desires? Nothing permanently but religion. This has always been true and is true today. "Men and women may be converted in different ways—some through the influence of a revival, and others through the influence of a quiet mother—as I was; some through study or research, and others almost unconsciously by living in a religious environment. However, the conversion comes about, the fact remains that at such a time the desires of the person change and henceforth he *wants* to be on the right side of every question. Such people make mistakes and fall by the wayside, but they are struggling for the right. After a man is converted he automatically hungers and strives for the virtues instead of the vices, although he will be tempted and often fall"

I sometimes ask myself, "What is religion?"

I cannot explain it any more than I can explain electricity. But like electricity we know it is all powerful. Christian religion is the acceptance of God as one's master and source of strength as revealed through Jesus. This strength is secured through prayer. Religion expresses itself through the fundamentals of prosperity—a desire to be honest, just, kindly, pure, thrifty, industrious and to render true service. A religious man will worship God and knowingly harm no one; he will do unto others as he would have others treat him. But how few men can continue religious, except they maintain close connection with some church from which they receive fraternal strengthening, while to it they can give of their service, prayers and efforts.

The churches are our foundation stones. Our Puritan fathers came to America not to secure gold or land, but to have freedom and security to worship God. The progress of our country along educational and industrial lines has been due to the principles of those early Christian settlers—principles of faith, courage, industry and thrift which the churches emphasize. It is of the utmost importance those principles abide with all their influence for uplift and spiritual vitality.

I was deeply impressed recently with the reply of Gandhi of India to the question how to make Christianity naturalized in India. He said, "I would suggest to you four things if you are going to make Christianity naturalized. First, I would suggest that you folks, missionaries and all, must begin to live more like Jesus Christ.

"And second, I would suggest to you that you practice your religion without adulterating it or toning it down; take its high challenge; that is what it asks you to do. Don't water it down and explain it away. Take it in its simplicity and live it just as it is.

"Third, I would suggest that you emphasize love, for love is essential in Christianity; love is essential in religion.

"And then I would suggest, fourth, that you study the non-Christian religions more sympathetically and find out the good that is in them in order to have a more sympathetic approach to the people. Put your thought on those four things."

The great throbbing heart of India thus speaks to us through Gandhi. Live more like Jesus Christ; practice it without toning it down, practice love, for love is the central thought in Christianity, in order to have a more sympathetic approach to people.

"Bishop Kenney from China told how a Chinaman presented Christianity. One man said, 'Man way down in a pit. Confucius comes along and says, 'Climb up.' 'But I can't.' 'Sorry,' and goes along. Buddha comes, reaches down his hand and says, 'Get hold of my hand.' 'But I can't reach it.' 'Sorry,' and goes on. Christ comes along goes down into the pit; gets hold of the man and brings him up."

Another man puts it this way: "Man's heart is a bottle full of muddy water. Buddha comes: says, 'Be calm. It will go to the bottom.' 'I can't. The sorrows and cares of life keep stirring it up.' Confucius comes; says, 'Pour in some clean water.' 'I can't. The bottle is full already—no room for anything more.' Jesus Christ comes; empties the bottle of its muddy water and fills it with clean water."

All my life I have been hoping the time will come when I can do more reading. I love books, but when I go home at night I am all tired out—my eyes are tired, my head is tired, and sometimes I simply go and look at the books arranged on the shelves. I love to look at them. The bindings, the titles, the actual presence of the books, all inspire, thrill, exhilarate me. The other day I stood in front of one of the cases and my eyes began to read the titles on a certain shelf without thinking at first of the character of the books. I read the titles on the backs:

The Fascination of The Book,
The Magnetism of The Bible,
The Impregnable Rock of Holy Scripture,
The Charms of The Old Book,
The Heart of The Gospel,
God's Message to The Human Soul,

and as I began to realize they were all about The Book, I said, "The Bible is the foundation of everything worth while." Is it any wonder that near by, on another shelf, were:

Quiet Talks on Power, by Gordon.
Quiet Talks on Service.
Quiet Talks on Prayer.

Oh, how the Book tells us how to get power; how it teaches us the value and the importance of service; how it prompts us to prayer!

The Book is the foundation of the church; the inspiration of the church. In proportion as we love and honor the Bible, to that same extent do we love and honor the church.

The community that neglects the church will also neglect the Bible, will forget God and then gradually and unconsciously will lose the sense of integrity, of honesty, of morality and of those virtues which make society delightful, a community wholesome and life worth while.

Next to the Christian atmosphere of the home, I know of nothing more important than to cultivate and preserve the existence of the church in the community. Then follow the problems of building up the church; of making its services more attractive, more helpful, more far-reaching in their effect.

It is a man's job—it is worthy the utmost efforts of every man and every woman to make the church thoroughly social, fraternal in its sympathies, homelike in its atmosphere, spiritual in its teaching and inspiring in its influence.

If this church does not become that in this neighborhood it will be because the men and women hereabouts do not combine their influence here to accomplish it. Criticism will not help—fault-finding and condemnation will not assist. The only way to make this church the power and blessing you desire to this community is for you all to come here in a spirit of cooperation, forgetting your differences and striving by your presence and your spirit of fraternity to strengthen the Sunday School, the prayer meeting, the Christian Endeavor, every activity of the church. As you strive to help, you will find your own soul warmed and your enjoyment of the church intensified.

Several years ago I attended services in a small, wooden building, called the Tourist Church. It was down in Florida. As I looked over the audience, my eyes rested on John D. Rockefeller, and I thought here is illustrated the Democracy of Christianity. The building was filled; the edifice was very plain; walls not tinted; woodwork of native wood oiled, but not moulded at all; a parlor organ that would cost then $125.00 to $250.00; no choir, everyone simply dressed; all in a worshipful attitude—the then richest man in the world worshipping just like the rest. It was a demonstration of the Democracy of Christianity.

God is no respecter of persons. In His church we are all alike to Him. Let us treat every one, every one in that spirit. May this church be the home of rich and poor; ignorant and learned; young, middle-aged and old; people of every nationality; and all realize that here they are in their Father's house and welcome.

Among the reasons for going to church is the fact it gives you a zest for life—it draws you out of yourself—it compels the physical effort of going—it stimulates the brain and the heart to think of something besides business—it broadens your views—it widens the horizon of your vision and introduces to you new lines of thought. Especially is it helpful if you allow yourself to become interested in missions. Then you are led out into fields of intensely interesting study along humanitarian, sociological and economic lines. Your knowledge of geography, history, material resources of all kinds, racial characteristics and much else is added to, and you some day wake up to the fact that the church has helped to educate you and you are thus rewarded, intellectually, as well as spiritually, for your loyalty to the church.

Have you a desire to be like a sponge, absorbing all the benefits you can without giving out for others? There are too many in every community doing that. They live in places where churches are maintained because civilization there is of a higher type—but they don't contribute of their energy, thought, presence or money. They simply absorb the benefits of others' activities and shrivel, grow narrow, morose, critical, and some day die unmourned.

How infinitely better to grow by giving, to broaden by activity, to sweeten by effort for others, to develop in all Christian graces by exercising the Christian qualities in and for the church.

We get enthusiastic over politics; we urge strenuously the election of certain candidates; we can go out and sell Liberty Bonds, or solicit for the Red Cross, or some local benefit—why not show similar enthusiasm in talking the church, in boosting for the church, in endeavoring to build up the church? A quiet, simple, sincere expression in favor of the church, the Sabbath, religion in general, has its influence.

Take a square stand—men, women—for God, the Bible, the church, religion—let it be known you are on the side of all that is noble, pure, good — —

Let it be known you are a Christian.

HISTORIC

In 1880 I attended the second General Council of the Presbyterian Alliance which met in Philadelphia. How I was thrilled by the beautiful decorations telling the names of many sainted ones who on earth had been active Presbyterians through the long decades and centuries of Presbyterian history! But even more impressive was seeing the living representatives, for know ye that the Presbyterian Church is world wide in its fellowship.

How the thrills came as we listened to the appeals to the centuries to bring before us the heroes of long ago, those with Presbyterian blood in their veins who blazed the way for our ancestors—such men as Luther and Zwingle, Calvin and Knox, God's appointed instruments for laying deep and broad the foundations for liberty of conscience, salvation through faith, the perseverance of the saints, the brotherhood of man and the blessed fatherhood of God.

How that complex gathering suggested the Catholicity of Presbyterianism! The delegates came from the United States, Canada, England, Scotland, Wales, Ireland, Belgium, Germany, Bohemia, France, Italy, Switzerland, Spain, Syria, India, Japan, China, Ceylon, Egypt, Gaboon, Cape of Good Hope, New

South Wales, Tasmania, South Australia and New Hebrides—and papers were read from delegates, who could not come and hence wrote, from Moravia, Hungary, Netherlands, New Zealand, Orange Free State, Southland and Queensland, for it is an historical fact that nearly all the churches of the Reformation assumed a Presbyterian organization.

It was a feast of reason, a love feast of theology, a deepening of Presbyterian loyalty in every breast, a strengthening of Presbyterian sentiment for consecration to Jesus Christ.

I have spoken of a ten-day meeting of the Presbyterian Alliance, a world-wide association of those with Presbyterian beliefs and government. In our branch we have annual meetings of a general assembly which directs and controls our activities.

I have attended many General Assemblies and prized the opportunities of seeing, hearing and knowing the great men of the church. It is true that many of the greatest financiers, keenest lawyers, broadest statesmen are Presbyterian laymen—it has been true for centuries. Some of the historical papers read at the assemblies have thrilled audiences as they have been told of the Presbyterianism of John Knox of Scotland and the signing of the Declaration of Independence by John Witherspoon, President of Princeton University. But I think I have enjoyed more hearing about John Calvin of Geneva, Switzerland, the great theologian of the reformation back there in the 16th century, who systematized its doctrine and organized its discipline and formulated the Calvinism which put iron in the blood of the Covenanters of Scotland and the patriots of America. When one has learned of Calvin and his theology, he is impelled to hasten back to Augustine of the 4th century, the forerunner of Calvin, who emphasized the great and intensely interesting doctrines of predestination and foreordination and defended them so successfully. And then, so enthusiastic students tell us, we must go still further back to Paul of the New Testament times, who enunciated those doctrines and so thoroughly and beautifully laid their foundations in the Pauline Epistles, probably the finest array of argumentative literature in the world.

So at the assemblies we have learned how the Presbyterian Church really traces its origin back through the centuries to the time when the word translated Presbyter in the New Testament was lengthened to become Presbyterian, and our branch of the church started on its mission of usefulness.

What great discussions have convulsed our church, as when the division came over slavery—and then in 1870 when the new school and old school divisions reunited! I was too young to be in on that, but twenty-five years later when the Quarter Centennial Reunion Memorial Fund was raised, the general assembly placed my name on the national committee.

I shall never forget the assembly where the bitter debates as to revision of the confession of faith ended in a decisive victory for those who had for years fought for revision. The practical side, the social work of the Church has grown tremendously during the years until your Board of National Missions has charge of, and is responsible for, over 7,200 enterprises scattered all over the United States, Alaska, Cuba, and Porto Rico—and the Board of Foreign Missions reaches out the helping hand in foreign lands—while the Board of Education seeks to make possible the preparation of young men and women for the various agencies of the Church—and the Board of Pensions befriends the aged and decrepit.

I shall never forget when Frank Ellinwood, the cultured orator, secretary of the Board of Foreign Missions, said they had secured the services of that "incomparable young man," Robert E. Speer—that word "incomparable" has gone with me through the years. You know it was correctly applied, because we all recognize Robert Speer as the greatest living layman of our Church—a statesman who has honored the Church for over forty years in connection with our Board of Foreign Missions.

The other evening I was looking over the Presbyterian Encyclopedia, a volume of 1,250 pages. There were many pictures of distinguished divines and laymen, who, having fought the good fight, endured the struggles and won the victories of faith, live now as examples to inspire you and me to do well our part in these coming middle years of the twentieth century. How their faces reveal their characters —strong, clean, intellectual, conscientious, conservative yet aggressive, kindly and sympathetic!

How many of them I have seen, heard and known during my rather long life of over seventy-six years! How priceless has been their friendship—how uplifting their intercourse—how inspiring their lives—how fragrant the aroma of their Christ-like activities!

Oh, young men and young women, there is something about the devoted Christian life that lifts it above the sensual, the morbid, the self-seeking, the world-minded and glorifies it. "Come ye out from among them and be ye separate," says the Book. That does not mean giving up anything worth while. It does mean living on a higher level intellectually and spiritually. It does mean using our time, strength, talents in ways that will benefit those about us. It does mean studying how to develop our faculties so that we will become powerful for righteousness. It does mean choosing to turn our backs on things that are degrading, while we school ourselves to prefer those things that sweeten character, broaden personality, purify language and stimulate altruism.

What is altruism? The doing for others when we do not expect aught to come back to us. That has been one great outstanding characteristic of our Presbyterian ancestry, and you and I must not allow selfishness to dull the escutcheon of our denomination in this respect.

No other denomination has given so much money for philanthropy—no other denomination has given so much personality for the conduct of colleges, hospitals, homes for the aged and other forms of social work—no other denomination has furnished so much initiative for uplift organizations of all kinds.

Your generation, young men and young women, must be wide awake, and active, eager yet conservative, aggressive and persistent if your age shall equal the accomplishments of those who have preceded you.

Rejoicing in your Presbyterian ancestry, influenced by the Calvinistic traditions, inspired by the memories of the heroic deeds and the heroic lives of those who through faith wrought righteousness, out of weakness were made strong to become valiant against all forms of evil, go ye forward determined to make your lives count for temperance, for an honest government for all that which is worth while in life.

STORE ATTITUDE AS TO THE SABBATH

I wonder if any of you remember T. Dewitt Talmage, now dead, but formerly a popular preacher in Brooklyn. One day he was holding a little girl in his lap in front of a large mirror. She looked up into his face—then at herself in the mirror and noted her own plump, full, beautiful features, then looked again at his wrinkled, grizzled face and said, "Dr. Talmage, did God make you?" "Yes," he replied, "God made me." "Did God make me?" she asked. "Yes," he said, "God made us both." Then she asked, "Don't you think God is doing better work than He used to do?"

Back in Genesis 2:3, we read, "And God blessed the seventh day, and sanctified it: because that in it He had rested from all His work which God created and made." How many thousand years ago that was is a question we shall not discuss, but I affirm that amid the many splendid things God has done for humanity one of the best and most far-reaching was the installation of the Sabbath—the setting aside of one day out of seven when we should cease from our ordinary business and seek to cultivate the better side of our nature.

Some centuries after the incident mentioned in Genesis, God saw the people needed to be reminded of the value and importance of the Sabbath and in the twentieth chapter of Exodus we find these words:

"Remember the Sabbath day, to keep it holy. Six days shalt thou labour, and do all thy work: But the seventh day is the Sabbath of the Lord thy God; in it thou shalt not do any work, thou, nor thy son, nor thy daughter, thy manservant, nor thy maidservant, nor thy cattle, nor thy stranger that is within thy gates; For in six days the Lord made heaven and earth, the sea, and all that in them is, and rested the seventh day; wherefore the Lord blessed the Sabbath day, and hallowed it."

When Sir Walter Scott was dying he asked that The Book be brought to him. He was asked what book. "There is but one book, the Bible," he replied. As Sir Walter Scott indicated, the Bible is the greatest book on earth.

I do not deserve any credit for thus believing as to this Book. My father and my mother believed it, believed it thoroughly and I drank in their faith all through my earliest infancy, boyhood, youth and young manhood.

My grandparents believed in the Book. My ancestry believed it as far back as I know.

I inherited faith—faith in God, faith in His Book—faith in an overruling Providence. It is easy for me to believe every word in this Book—the fact it is in the Bible is sufficient for me. The parents of Mrs. Dayton and myself were poor in this world's goods as men count, but they were rich in faith and the inheritance of their faith was the greatest possession they could have bequeathed to us. I prize it above everything else in this world. I hope to pass it on untarnished to the generations that follow me. Emerson said: "Every man is a quotation from all his ancestors." We should be more than that—we should add something, otherwise the world would be no richer for our living in it.

The Bible lays down certain laws which are fundamental. Again and again God told ancient Israel that they would be blessed in material things, as well as spiritual, if they obeyed these laws, and history reveals how carefully and abundantly God kept His promises—and then when Israel forgot those laws and lived contrary to them, the consequences were severe.

When you attempt to study those laws, a good deal depends on how you approach them. The Mosaic law is not to be regarded simply as a collection of "Thou shalt nots." It does not rouse resentment in me—it does not develop fear—it does not impress me as being dictatorial at all. Rather, it comes to me as a suggestion from One wiser than I who knows the best course for me to take through life and who seeks to help me by warnings as to dangers and by suggestions as to how to live so as to reach the best results in this life—suggestions inspired by love for me.

Some people regard the commandments as limitations, orders, commands, and feel a resentment. They do not appeal to me that way. Rather I think that God in His great wisdom, knowing man's tendencies, knowing his temptations, suggests certain lines of effort that will be best for man. Part of these suggestions are affirmative, part negative—all of the commandments, if faithfully lived up to, will result in a happy, healthy, useful life. Therefore, we are wise if we plan to live in harmony with the spirit of God's commandments.

The Sabbath is an institution ordained and established by God. He planned it for men's benefit. He knew man needed it—He knew it was necessary for man physically, intellectually, morally, spiritually. You would not care to live for one moment in a community where there was no reverence for the Sabbath. France experimented to see what the result would be without a Sabbath, and history tells the outcome.

Has it occurred to you what the conditions would be in this land if there were no Sabbath? Would there be any law? Any respect for persons or property? Any possibility of providing for old age, or for those we love? May it not be wise for you some evening to think along these lines in the quiet of your own meditation—if you do, you will earnestly thank God your lot was cast in a land where thus far the Sabbath has been generally honored and to some extent been recognized as a day different from all others. But in these latter years there is a tendency on the part of very many to think of the day as one given simply for the doing of our own will, and I sometimes fear the United States is in great danger of losing the benefits of the Sabbath.

I have no desire to preach a sermon to you, but I felt I must say what I have because I wish to inform the recent comers among us what our attitude as a firm has been regarding the Sabbath.

Some years ago Mr. Shedd, as president of Marshall Field & Company, issued a letter as to the attitude of that firm on the Sabbath. I am glad to read it to you:

The Elgin Daily News
Elgin, Illinois

Gentlemen:

Answering your inquiry of the twenty-fourth ultimo, we will say that during fifty odd years of business, Marshall Field & Company never have advertised in Sunday newspapers. They have followed the rule that six days for labor and the seventh for rest was best for employer and employee. We regard Sunday advertising as an unnecessary infraction of this very wholesome, many-century old, religious dictum, and are glad to follow it.

We are said to have the most wonderful display windows in the world, covering four sides of a block. The curtains of these windows are lowered from Saturday night until Monday morning, though we have been urged by many people to allow this display to go forward on the Sabbath Day.

These decisions were made and have been carried out by the founders and owners of this institution, because they have always tried to govern their actions by their interpretation of the effect upon the public morale. As their example is followed by many merchants, they have striven to mould their policies along the highest ethical lines. Marshall Field & Company feel that the fact that they do not commercialize Sunday makes for better citizenship.

MARSHALL FIELD & COMPANY
By John G. Shedd, President

When this letter appeared in Women's Wear, Mr. Shedd said:

"We were glad this opportunity of replying came to us in a way that made it appropriate for a public statement. Our object in acquainting you with this correspondence is to offer another evidence of this institution's earnest desire to be an ethical force in the community."

I don't know just why Mr. Shedd printed that, but I suspect he realized that he was growing old, that already many who were associated with Marshall Field were dead, and that it was desirable to put on record some statement as to the religious belief of Mr. Field and his reverence for the Sabbath and all it stands for.

Probably Mr. Shedd felt that the only way to inform the five or six thousand employees, and through them perpetuate the traditions of the firm, was to thus state publicly and tersely in cold type the past attitude of the firm and their beliefs, hoping that for all time to come the firm will always stand for virtue, Christianity, the Bible, the Sabbath, God.

It gives me peculiar pleasure to thus bring to you an official statement of how Marshall Field and Mr. Shedd respected the Sabbath, because long before we knew their attitude, and entirely without any care as to what others thought, this firm took a square stand against work of any kind in the store on Sunday, against all Sunday advertising and against Sunday railroad travel. In order to perpetuate this, we adopted the following By-Law when this Company was organized:

ARTICLE IV

Miscellaneous

"Section I. The incorporators of said Dry Goods Company, having unanimously agreed that there shall never be any Sunday advertising by or in behalf of said Company, said agreement and decision are hereby made and declared to be binding upon all the directors, officers and agents of said Dry Goods Co."

Recently there came a letter, part of which is as follows: "I was instructed to write to you a fraternal letter expressing to you the good wishes of the committee. Your splendid interest in the cause of our Christian Sabbath is greatly appreciated and our committee requests me to express their appreciation to you of both this interest and the splendid example you set for a proper observance of the Lord's Day.

"May I also take this occasion to request you to send us a communication stating that one of the regulation principles of your firm and a business regulation affecting your traveling salesmen is: that when in New York or some other city they find the week's business closed on Saturday morning, instead of returning to Minneapolis that day necessitating the Sunday travel, they are to remain over until Monday at the expense of the Company. Recently a newspaper published the Marshall Field & Company's position on the Sabbath, neither advertising on Sunday nor displaying their show windows on the Lord's Day. We expect to run in our Leader that item, and one about John Wanamaker, and we earnestly hope we may have a communication from your Company respecting your position on Sunday advertising, the points I mentioned above and any other things that may be of interest."

And I replied as follows:

"Yours of July 16th received. I shrink from sending you a statement for publication of our attitude as to the Sabbath, but I am willing you should assert that attitude. For you to comment on our customs seems to me much more becoming than for us to publish them, or you to quote us.

"We have never allowed any Sunday advertising, and do no inventory, repair or alteration work on Sunday. We request our buyers not to travel on the Sabbath, saying to them frankly we desire only six days' service. We really go further than the above for we say to our people occasionally that we believe the Sabbath is fundamental to the perpetuity of our nation and it is important every citizen do his part in preserving the Sabbath."

It has never been our desire to talk of our attitude as to the Sabbath, and I would not now except that a good many of you are recent comers among us and therefore do not know our views, and I desire to go on record publicly before you in order to perpetuate while any of you live the ideals cherished by the heads of this house.

And now let me say a few words as to Sunday travel.

Ordinarily it is very easy for you to plan your trip East and return so as not to have the question of Sabbath travel raised—a little thought, a little planning will enable you to go and come without trenching on the Sabbath at all. The idea of your traveling all day Sunday for business reasons is thoroughly repugnant to us and we will not approve it. There may be reasons once in awhile why you would be justified in reaching home on the early morning trains of Sabbath, or leaving here on the late trains—but just as sure as you begin letting down the bars you will find it easier and easier to excuse yourself until you reach the point where all scruples as to Sunday observance disappear and you feel toward the Sabbath as any other day.

You can't afford to lose the religious sentiment—you can't afford to lose the Sabbath. The Christ of Galilee illustrated His idea of the Sabbath when He aided the sick on that day —when He fed the hungry—when He suggested relief for beasts that might be suffering. All these, however, seem to emphasize the thought that the Sabbath is God's day when we should abstain from ordinary worldly work and seek to develop our spiritual natures. I would not hesitate to travel on the Sabbath if my sister were very sick and I could hasten to her side to be a comfort to her.

You recall our fire occurred 1:00 A. M. of Saturday. I felt it was proper and right to telegraph for some of you to come from New York even though you had to travel on the Sabbath. That was an emergency that justified it.

My father used frequently to speak of a "sanctified common sense," and I think that often comes to our aid in deciding questions that puzzle us.

Do you wonder why I talk thus about the Sabbath? I tell you frankly I am solicitous for the future of this nation. The Sabbath—and what it stands for—are the great bulwark of this nation. Throw away the Sabbath and this nation will disintegrate and disappear as have other nations. You may joke all you choose about Puritanism, but the ideals of our Puritan forefathers have been the salt that has preserved this nation thus far.

I want to lay down this proposition without any fear of contradiction: That everything in this world that is worth while is the outcome of the Church of the living God. Take away the Sabbath and the Church is undermined; therefore, the necessity, the importance of preserving the Sabbath. And I wish to add, saying it reverently and quietly to you, I owe everything to God. I do not believe this business would exist if it were not for God. I am very certain it would not exist in its size if God had not blessed us in it.

I hope that before the day comes when this store ceases to recognize and honor the Sabbath the name Dayton will disappear from the walls of this building entirely.

Have you ever stopped to think what business owes to God and the Sabbath? Think it over in the quiet of your own room some evening and resolve that you will do all in your power to have this store stand ever more as an illustration of one not afraid to do what is right no matter what it costs, and no matter what any one says. Such a store as this ought to be an instrument for the upbuilding of the race, and the strengthening of the character of other stores all over the Northwest.

On a bronze tablet in Pacific Garden Mission in Chicago are these words of Harry Monroe:

> *"I have endeavored in my Master's name to make the world brighter and better because I have lived in it."*

That voices my desire and I believe every man and every woman here will stand in the years to come heartily in favor of the spirit of the utterance of this morning.

WESTMINSTER

April 21, 1922

I have been asked to speak to you this evening on:

1. The Presbyterian Church in Minneapolis
2. The importance of Westminster Church
3. The necessity for Presbyterian laymen appreciating their church and organizing to carry forward the work of the Church

a larger menu than I am capable of preparing for you—and one that the limitations of time make impossible.

What is the work of the church? It is primarily to bring people to a saving knowledge of the Lord Jesus Christ—and after that, to help them to grow in all Christian graces. That sounds both terse and simple, but, leading up to those possibilities, there must be many influencing forces—and following those achievements, when achievements have been reached, there need to be many collateral contributing aids. The church which Jesus Christ started on earth shortly before His crucifixion was intended to be active, working, fraternal. He said, "Go ye into all the world." He said, "Inasmuch as ye do it (any kindness) to one of the least ye do it unto me."

Following the first injunction the church universal has grown in numbers—but not all the church members have caught the spirit of the second utterance, and therefore the life of the church has not been as fruitful in gripping the masses as it could have been. Many individual Christians have been interested in the salvation of themselves and their families, but have shrunk from the thought of the brotherhood of man with its responsibilities. They have not caught a vision of the joy of service and the satisfaction that rewards effort for others' welfare.

There are those, who have been long in the way, who assure us that the reflex influence upon those who have gone about doing good, seeking not simply to be Christian in their own inner consciousness, but also in all their relations with all those with whom they came in contact—that the reflex influence has brought happiness and contentment beyond any other influence on earth. And we are told that if the entire church, all Christians, would rise to live such lives most of the troubles resulting from envy, strife, discontent, poverty and malice would disappear because then would develop the fraternity of Christian brotherhood.

Do you say that is a "will of the wisp," an "ignis fatuus"—that it will never be realized? Doubtless you are correct—but would you not like to live for a time in such a community? You and I cannot overturn suddenly the existing conditions in Minneapolis, but if only the Presbyterians of this city were influenced in all their daily actions by the spirit of the Christ would it not be a safer city, a saner city, a cleaner city, a happier city, a more desirable city to live in?

There are sixteen Presbyterian churches with about 7,800 members in the city of Minneapolis—about 275 Presbyterian churches with about 35,000 members in the state of Minnesota.

Do you feel satisfied in the fact that only about 8,000 of the over 400,000 citizens of this city are Presbyterians? Do you not wonder, as do I, why only one in fifty of these citizens has allied himself or herself with the Presbyterian church? Have our churches been as aggressive in presenting Christian ideals; as impressive in exalting the history, genius and flexibility of Presbyterianism; as attractive in exhibiting the spirit of the One who went about doing good as they might have been? Whatever the reason for the small number of churches and the similarly small number of adherents, this much is certain, there is a chance for a very large increase in the membership of existing Presbyterian churches if only the present membership is active in attracting from the ranks of non-church members many who may be won.

Those of us who as children drank in the "pride in Presbyterian history"; those of us who have felt the blood course more rapidly in our veins as we have read the name of Witherspoon, or listened to tales of John Knox, or been thrilled by the heroic deeds of other Presbyterians who left their impress not simply on local communities, but on the world—do we not owe it to those about us to magnify Presbyterianism as worthy of affection and honor; yes, that denomination which stands staunch for human liberty and all really worth while desirable ideals.

Believing that, let us resolve to uphold the standard of our church and to do all in our power to make the Presbyterian churches more potential in this city than ever before.

Your Westminster Club can do much by a comprehensive study of Presbyterian history and church activities. Let us come a little nearer and ask as to the status of Westminster Church—its responsibilities and its possibilities. But here I tread on sensitive ground, and should be careful as to captious criticism. It is not in my heart to be caustic or unkind in anything I say—but possibly I can utter some constructive criticism or suggestion which will reveal to you some latent possibilities some of you had not thought of before.

Westminster is the largest Presbyterian church of the city in every sense of the word—numbers, wealth, brains, influence, opportunities. It is qualified to be the leader in all denominational efforts; it ought to be the "big brother" to all the smaller churches of this Presbytery; it can be a mother of churches sending groups of its members in every direction to sustain Sunday schools and to found new churches that shall become centers of Christian influence for all time to come.

If in this church there should develop an intelligent study of Presbyterianism, an analysis of the reasons why thoughtful people should choose to be Presbyterians, a popularizing of the history of Presbyterian heroes, would there not result a growing conviction that we have a heritage of ideals and character that makes us rich as a denomination, and therefore we have something tangible to offer when, in addition to asking people to become Christians, we invite them to become Presbyterian—we sharing with them all the glorious history that tinges our emotions as we rejoice that ours is a denomination and a church that is vitalized by a living Christ and active in deeds of love reaching to the ends of the world while we seek to uplift, instruct, Christianize the masses who otherwise might never know Christ died for them.

If such an esprit de corps were developed in Westminster Church, do you suppose it would linger there? Soon other of the churches would catch the idea and in time the tone of all churches would be lifted and our denomination command the respect it deserves and ought to receive.

In a church the size of Westminster, there is a large amount of latent energy—how can this be located and brought into activity? That is a burning question in all large churches.

Can Westminster devise practical methods for setting to work the very large number of boys and girls, young men and young women, middle-aged men and women who now have no thought of being active in church enterprises? Some of them really long to be useful, but don't know just what to do—some are reluctant about appearing to force themselves—some never had a vision of the joy of service; it is to them an unknown country—some of them desire to live aloof from all suggestion of brotherhood. The problem in Westminster will not be solved, or lessened, except as you laymen deliberately and determinedly tackle it. It is worthy your best thought and effort. Nibble at it—coax different ones into some form of church activity—devise new methods of effort and gradually bring your church to a point where it will be a veritable beehive of activity calling for a multitude of workers who will find the church monopolizing their spare time and they will be happy in it. Make it in reality a church home. There are literally thousands of young men and young women who don't know what to do with their evenings. Your church parlors ought to be open every night and thronged with those who here shall be interested in various activities and studies. It is a line of thought for you to discuss and study and grow into. Located as you are, this ought to become a community center, the church being the center of all activities.

Westminster should increase its endowment; should get ready to be the downtown community church of the great city that Minneapolis is rapidly becoming.

How can I refer to the benevolences of Westminster and not give offense? Plain speaking is always best. In proportion to its wealth and numbers, Westminster is giving on a lower level than several other churches. Doubtless many of your people have not learned the pleasure of giving and have not drank deep draughts of satisfaction from giving freely for the welfare of others. You laymen can lead them on to larger ideas and to a broader vision. Some can be influenced by patriotic reasons as they think of the future of this nation—some by sentiments of kindness as they learn more about the various needs—some can be quickened in their Christian impulses. Help such to reach a wise standard of benevolence.

Why not let Westminster begin carefully and discreetly to teach its members that the Bible clearly claims for God a tenth of all our income just as it does a seventh of our time

—and that stewardship goes further, as we realize that all we have—money, time, strength, talents—belongs to God and we must use all so that when we make our final report at the day of judgment there will come the words, "Well done," from the King. If Westminster should do this heartily, and with a fair degree of unanimity, there would come a great spiritual blessing as promised in Malachi 3:10. It would also result in solving all your financial problems. Soon the other churches would recognize the wisdom of the effort and start similar plans. We are all perplexed with the difficulty in raising funds for the expenses and benevolences of the churches —the Bible points the way to do it easily, systematically, successfully as it teaches the principles of tithing. When will our Presbyterian denomination accept the Bible plan?

The various ideas touched on have been mentioned with the wish that Westminster become the leader, setting an example which would inspire the other churches to imitation—and thus all the churches of our denomination in this city be lifted to higher levels of service, making them all more productive of benefit to the community and to the membership.

Time forbids more than mere mention of the place Westminster ought to take as related to civic problems, the relief of the poor, the uplifting of the masses, the attracting of the unchurched, the winning of the lonely, the exalting of the Christ. In every form of Christian and philanthropic effort in this city, Westminster should be the leader. I covet for it that leadership.

If you enter into this heartily, you will find it thrillingly interesting—fascinating beyond description, because you will be dealing with eternal verities, directing influences that have to do with the eternal salvation of souls. To no higher activities can you consecrate your powers—to no worthier motives can you devote your time, your money, your talents. Rally ye to service for the King of kings, the Lord Jehovah.

"WHAT WILL MY NEW 'LEAF' BE?"

Y. M. C. A., November 19, 1924

When a man is asked to speak, and his mind is a perfect blank as to what to say, it is sometimes fortunate to have some one suggest a topic to talk to, or start from, and occasionally return to. Mr. Woodward suggested that the idea of turning over a new leaf at the beginning of the "New Year" very naturally prompts the question, "What will my new 'leaf' be?"

This leads to introspection, to studying yourself, to inquire where am I weak; wherein can I improve; what changes can I make in my habits of life so I will be cleaner, keener, more efficient, wiser, more attractive in my personality, broader, bigger, more kindly in all my human relations.

The study of one's own self can be very interesting and very helpful if one honestly desires to correct existing defects, to cut out the tendencies that are harmful, to improve and strengthen all that would build one up in those qualities of head and heart which equip one for a useful, kindly, worth while life that touches those around in a way to benefit every one.

I hold in my hand a booklet, on the cover of which are the words, "With his eyes fixed on the high mountains of life." These words were written of a lad who lived only twenty-one years—but one who knew him said he lived long enough to win out. Of another who lived only forty-three years some one said he "accomplished more than Methuselah in his 969 years." The number of years one lives does not count for as much as *how* he lives; *what* he does; what was his influence; what was his tendency. The pastor of my boyhood days used often to say, "Boys, it will do you no good to think, and think, and think, unless you think to a conclusion." You must learn to think clearly, to think logically, connectedly, analytically—to think of the various sides and angles—and then get somewhere with your thinking. Reach a definite conclusion, then act accordingly.

In the recent political campaign how much time was wasted by people who did not know what they were talking about—who literally and figuratively were simply giving out "hot air." And is it not tremendously impressive that President Coolidge, the man who received the most votes, was the man who talked the least; he receiving more votes than both his competitors combined. How it illustrated the fact that words count but little—it is character that makes the deep and lasting impression. And character, therefore, is the real thing to strive for. Worth far more than money; more enduring than money; bringing more happiness than money; yielding greater rewards both in this life and the life to come—

character stands out as preeminently the most valuable thing one can seek for, strive for, struggle for in this life. It does not come by chance; it develops slowly and can easily be undermined or wrecked. One must be content to live quietly and gradually prove to the world he is governed by motives that lead him to be honest, truthful, square in all his relations to humanity, broad in his friendships, generous in his judgments of others. The underlying foundation for character must be righteousness. That means that one must have his life and his ideals grounded on the Christian religion; the principles of Christianity must be the guiding, inspiring and restraining motives that control both thought and action. Then there will emerge a character that will win the confidence and the approval of others and gradually will develop the greatest asset any man can have in this world.

We sometimes hear people speak laughingly of so-called would-be "social climbers." The building of character is a different matter entirely. Character is a matter of slower growth, but the reward is certain. In this world, in the long run, we get just about what is coming to us. The public makes some mistakes—and sometimes is deceived for a time, but sooner, or later, a man becomes properly weighed and estimated. Was not the character of Cyrus Northrop worth more to him than any amount of gold? Did we not love Thomas B. Janney for his characteristics, while we quickly forget many who piled up dollars, but made no impressions for good or humanity? Two things seem to be absorbing the time, thought and effort of people today. The mass of people are bent on finding pleasure and getting money. Neither will satisfy—each disappoints. If you desire your new "leaf" to bring real contentment, abiding satisfaction, genuine joy to yourself and those about you; if you want to accumulate the most valuable asset in this world, build a character founded on integrity, honor, truthfulness.

"Seek ye first the Kingdom of God, and His righteousness; and all these things shall be added unto you," were the words of the wisest one who ever walked the earth, and we do well to heed His advice and suggestion.

Paul, in his wonderful letter to the Philippians, said, "Forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark of the high calling."

Let us not be discouraged by our failures; let us not be hindered by our disappointments. "If you do fall, there is no need of wallerin'," said a wise, albeit an ignorant, colored man. Make your failures stepping stones to greater achievements—rise superior to every defeat—with your "eyes fixed on the high mountains of life" go steadily forward with the one purpose so to live as to merit and deserve the confidence of those who know you. If some misunderstand and condemn you, do not let that turn you aside from your high purpose—the approval of your own conscience is after all more important than the approval of any other who may not know all the facts.

The booklet referred to says, "No moral victory is ever easy or ever accidental," so make up your mind to be courageous, determined, persistent and never yield to any inclination to quit trying to be what you know you ought to be, a moral success. Then you may reasonably hope some day to say, "I have fought the good fight; I have finished my course; I have kept the faith; henceforth there is laid up for me a crown of righteousness which the Lord, the righteous Judge, shall give me at that day, and not to me only, but unto all them, also, who love His appearing."

I can imagine no higher reward.

THE MOULD OF A MAN'S FORTUNE IS IN HIS OWN HANDS

Educational Assembly, November 27, 1922

In 1870, at a commencement a young man spoke on the words:

"There's a divinity that shapes our ends,
Rough hew them how we will."

I have never forgotten those words, though I do not recall another word he said.

You note the contrast; my subject says your life will be of your own making—his subject said there is a power, greater than yours, controlling, directing you. Both statements are correct. Someone has very aptly combined the two ideas in that phrase, "God helps those who help themselves."

We are reminded of the two expressions in Holy Writ, "Bear ye one another's burdens," and the one not far away, "Every man shall bear his own burden." Both are correct, and the wise man recognizes that combining the two gives one the proper relation to life.

No one can mould his own career alone and unaided. Environment, companions, employment, a multitude of things enter into one's life and influence the outcome. But, everyone is responsible for the companions he chooses; and the environment he lingers in.

There is a wise philosophy in the saying of the colored man, "If you do fall, there is no need of wallerin'." Booker Washington said he loved when a boy to fight, but he discovered that to keep the other boy down he had to stay down with him—and because Booker Washington was unwilling to stay down he quit fighting.

In other words, the really essential thing is to determine in your own mind what you want your future to be and then set out to create, that is, accomplish, achieve, build, make real that future.

There is a shrine I visit often to get my courage revived, my spirit fired, my zeal renewed. It is in the Pennsylvania depot in New York City, where I stand before the bronze statue of A. J. Cassatt and read:

"Whose foresight, courage and ability achieved the extension of the Pennsylvania Railroad system into New York City."

He dreamed of it, he saw it by the eye of faith, he accomplished what many thought impossible, he achieved his purpose.

What is your purpose in life? Haven't any, do you say? I am sorry for you. Do some day-dreaming. Study your desires. Look around you, then carefully, slowly, let some ideal creep into your brain. Be sure it is sensible; be sure it is really worth while.

Don't let money captivate you—There are things worth more than money. Character is infinitely greater and more valuable. To have people say, "He is honest, truthful, clean, a worthy citizen, a useful man"—that is worth struggling for.

To have a mind stored with knowledge; to become kindly disposed to those about you and be recognized as one who is considerate of others; to be able to help those about you bear their burdens and have the spirit that prompts you to lighten their loads—those are possessions worthy of your strongest desires, and in achieving them you will live a life really worth while.

But don't forget that there is a divinity that helps shape our lives if we but ask and desire the guidance and assistance God is so willing and eager to extend to all who seek Him.

The propelling influence of a life career—the value of an ideal pulling you on—the sight of a goal inspiring you to strive and struggle to reach it, these can be tremenduously helpful to you.

Think it over tonight as you walk home—tomorrow morning as you prepare for the day. Create an ambition. Determine to be somebody—to do something worth while. Be sure it is a really laudable motive, not a selfish one, and remember one of the secrets of success is to be ready when opportunities come.

Do you say if you had certain talents you would be encouraged to try for a larger manhood? Are you sure you have discovered all your talents? Have you talents not yet developed—sleeping until you rouse yourself to greater effort than yet you have exerted?

Our so-called captains of industry find their most valuable talents are thoughtfulness, kindliness, courage; our great manufacturers find theirs are the ability for visions and dreams and the persistence to make them real; our great bankers are those who have faith in their fellow men and are willing to stand by the men whose character justifies backing.

Store your mind with useful knowledge—analyze it so you can command it at need. Have an eye open to the experiences of others—learn from their mistakes and profit by their successes.

Think matters through to their conclusion and so develop the power to think clearly. Weigh the evidences so your decisions and choices may prove correct.

We all respected, loved, honored Cyrus Northrop. He had very little money, but he had a disciplined mind, a tender heart, a love for all things that were pure and worth while. His was a life of service, but there was nothing of the menial about him—he glorified service, he dignified it; his was a philanthropy of service. It may not be extravagant—it certainly is nearly, if not quite true, to say he was the most successful man in Minnesota during the last thirty-five years of his life. His was a compelling influence for good, an influence that still lives.

Some one has said, "There is no finer investment of life than in the foreign missionary service." I desire to omit the two adjectives and say that the life of service is the most valuable life one can live—

service for those about us,
service for humanity,
service for our God.

If you treasure those words and let their spirit influence your life you will so live that men will say your life, like Dr. Northrop's, was a real success. Money may not come largely to you in this life, but in the eternal hereafter there will be a great recompense of reward.

CHARACTER

Y. M. C. A., November 8, 1926

In "Sentence Sermons" by the Rev. Roy L. Smith, he says:

Character—

Is all of a man that is able to survive the experience of the grave.

Is all that any man can hope to permanently gain in life.

Is the fortune a man has after he has lost everything in a bank failure.

Is the best heritage any man can leave to his children.

Is always safe, no matter what happens to his reputation.

Is always going to be the best collateral.

Is God's opinion of a man's life work.

What is character?

Character is what man *is*. Reputation is merely what people think he is. People may misunderstand one; or misinterpret him, and therefore, misjudge him, and his reputation, thus based on insufficient knowledge, may not be what he merits or deserves. But no one can deprive you of your character. You can make it what you will—you can develop it, strengthen it, improve it; you can weaken it, undermine it, make it of little value, if you will. It is up to you.

Let us for a moment analyze character—what are its fundamental component features?

Integrity—truthfulness—clean living—promptness—kindliness—courtesy. Are not these essential factors in the make-up of the character of every worthwhile man?

Right here let me make the assertion that it is easier to build up a really worthwhile character if one can develop the will power to turn quickly away from even the appearance of evil. The harboring temptation weakens almost as much as the yielding to temptation—while the prompt turning away from temptation strengthens the character and tends to vitalize the entire moral nature.

Your standard of values will have much to do in determining what your character will be. Have you a keen regard for the things that ennoble life? Do you place a high estimate on honor? Have you turned your back on selfishness and chosen rather to cultivate generous emotions? Have you sought to read, think and talk those things that broaden life, as well as sweeten it? Setting up right and wise standards of life—or choosing deliberately the lower levels of thought, speech, comradeship, makes all the difference in the world.

What do you really desire to be in your own inmost soul? Do you desire to possess a character that will impress favorably all who know you and compel their respect? It will require will power to pursue steadily those habits of life which tend to develop intelligence, to strengthen your honor, to intensify your love of the pure, the true, the beautiful.

Recognition will come slowly; you may not be conscious that others even perceive your real worth, but the satisfaction that you are true to your high ideals will be a tremendous reward to you.

Bear in mind that you are to live with yourself and that it is vastly more important to deserve your own self-respect than the respect of any one else—but don't deceive yourself. Others will sooner or later size you up at your true worth, and the day will come, if you live, when you will be weighed in the scales of public opinion and weighed quite correctly as to your inner motives and your actual character.

Character is a good deal the result or outcome of reading and companionship. Who are your companions? Do you and they talk and discuss the things that cause you to think intelligently and constructively—or is it just whiling away the time—or is it that sort of talk that keeps one down and prevents many ever becoming worthwhile friends or citizens? What about your reading? Is it helpful? Does it spur you to do something fine? Does it stimulate to more reading in a real search for knowledge? You can cultivate and strengthen a desire for the reading that will give you a wider outlook on life, that will make you more companionable, and give you the satisfaction of storing up a lot of information that will help you in all the years to come.

The kind of books you read, and the kind of companions you have are mighty important to you—and have a tremendous influence in developing your character.

Do you ask what difference will it make what kind of character you have? Well, it depends on whether you have any ambition or not. Are you satisfied to simply drift along, barely making a living, with no one to care anything about you—or do you feel the urge to know more, to have the ability to talk better; do you really want the respect of those about you; do you desire to make yourself more competent so you can really earn more and be actually worth more to society?

Every youth should place before him an ideal toward which to struggle. The higher your ideal, the higher you will rise in the scale of human endeavor, if you are deeply in earnest. There comes in the element of persistence. Can you stick to your tasks? Be sure your ideal is sensible; that it can be attained—and then go forward determined to win.

I recall, when many years ago I was going through an experience that had downed many others, my wife said, "You have *hope* written on your forehead."

Many a man could accomplish his desires if he did not give up so quickly, but continued the fight intensively. Often help comes from unexpected sources to those who are in earnest and really deserve it.

In the last talk I heard by William J. Bryan, he spoke two sentences that live with me:

"We measure men by the obstacles they overcome," and, "Observation is a great aid to a man."

Let me pass them on to you, hoping they will abide with you and be a real stimulus to you.

"We measure men by the obstacles they overcome," and, "Observation is a great aid to a man."

What effect do obstacles have on you? Do you quit when something goes wrong, when some difficulty appears? Or do you just buckle right down to the effort and work all the harder? The men who have accomplished things in the past have been the ones who overcame difficulties and surmounted obstacles.

How often the impossible becomes possible when you attack it with a will to succeed. How often it is true, "You can if you will." "We measure men by the obstacles they overcome," said Mr. Bryan. Remember that the next time you are tempted to say it can't be done.

His other saying was, "Observation is a great aid to a man." I sometimes think you can learn more through your eyes than through your ears—anyhow, if you keep your eyes open and observe how others do, or don't do, and then apply to your own self the knowledge thus acquired, you will grow in both mental and physical capacity.

Many whose school days were cut short, have become learned and efficient because they kept their eyes open to observe what was going on around them; their ears alert to hear what was worth while; their brains active to make the most of all information. They verified Mr. Bryan's utterance, "Observation is a great aid to a man."

Two weeks ago Chauncey Depew, ninety-three years old, yet clear in mind, said, "The qualities essential to success are: First, character; second, industry; third, a full and thorough knowledge of one's career or vocation; fourth, a due regard for one's fellow men and the cultivation of them," thus emphasizing the very ideas we have presented.

How thoroughly all I have said tonight was exemplified in the life of John G. Shedd, who died a few days ago in Chicago. At sixteen years of age he was clerking in a grocery store at $1.50 per week and board, and attended school "off and on during winters." Then he went to work for $125.00 per year; later $175.00 per year; and at twenty-one years of age he went into a dry goods store at $25.00 per month.

Then he went to Marshall Field, and his "air of confidence and determination" led Mr. Field to take him in at $10.00 per week.

From stock boy to salesman, department head, merchandise manager, vice president, president, and finally chairman of the board, were natural steps in his career. Associates ascribed his progress to extraordinary commercial foresight, exhaustless initiative, practical ability and rare imagination. He became director of several banks and railroads; of trust and insurance companies. He, like Booker T. Washington, became a benefactor of his race, giving large sums to the Y. M. C. A., colleges, libraries, and for civic advancement.

The last conversation I had with him in California last March, as we rose to separate, I said, speaking of business, "It is an intensely interesting game," and he replied, "Dayton, I am sorry I have got to leave it so soon."

Seven months after that he went, at the age of seventy-six.

He loved work, he chose good companionship, he read the best books, he persisted in climbing up to his ideal, he steadily overcame obstacles, he was clean in his living, he was kindly to those about him, he developed a character that compelled respect, he won the high regard of all who knew him, he died honored and beloved.

BUSINESS INTEGRITY

Macalester College November 14, 1923
Y. M. C. A. November 28, 1921

I am to speak to you this evening on the subject, "Business Integrity." It sounds somewhat complex, but really it is very simple. Business integrity can be defined to be:

Doing things as you agreed to do them.
Doing things when you agreed to do them.
Doing the things you ought to do.

Some young man, reared in a Christian home, familiar with the Golden Rule, yet unlearned in the ways of the world, listening to that definition, so simple, so clear, so self-asserting, so incontrovertible, innocently looks up and asks, "Does not every man do exactly that?"

And I, after an experience of fifty years in the business world, have to answer honestly, "No, very few do;" and you men of your own knowledge respond, "Scarcely anyone does."

Before the youth here become despondent and cynical I desire to add, "Scarce anyone deliberately abandons business integrity; some do it thoughtlessly; some do it in ignorance of the better way; some do it in the hope of gain, not having grasped the philosophy of the utterance, "Honesty is the best policy." Do not misunderstand me here. Honesty is not the only essential of business integrity—some men really are honest, honest in their intentions, and yet come short of possessing real business integrity.

Along with honesty must go promptness. Many a man means to pay his debts, means to carry out his promises, means to fulfill fully his every obligation, but has not learned the importance of always being so prompt that everyone comes to expect his every promise of any kind as to anything will be fulfilled to the letter just when and as he promised.

There are some men who will scorn to fail to carry out fully their obligations with absolute promptness, but study the language of the pledge to see how it can be construed more easily for them, hoping to find some opportunity to lessen the obligation they assumed, and assumed with knowledge of its reach and scope, but finding it burdensome or irksome they scan the words for a loophole, or for a chance to elicit a different course of action from what had been in their mind when the agreement was reached.

Business integrity involves doing as you agreed promptly in the full spirit and purpose of your thought at the time your mind assented to the promise you made.

Many a man has committed himself to a matter and later found the fulfillment meant a much greater cost to him in money, time or effort than he had thought of when he consented to the commitment. Business integrity demands he live up to the agreement regardless of the cost either in time, effort, money or will.

Possibly there is someone here who assents to everything thus far said, but asserts, "You are talking about written pledges, written agreements. It is different with verbal agreements—language is so susceptible of various interpretations that one can revise or modify the thought after reflection." My dear friend, did you every hear it said of anyone, "His word is just as good as his bond?" And were you conscious of a deeper respect for him? The best test of any man's business integrity is his building up just that kind of a reputation, so that his associates care naught for his signature, knowing his simple nod of the head, his slightest assent carries with it all the weight of the most carefully attested written obligation.

For many years a financial corporation advertised:

"Interest always paid when due and principal according to agreement."

Is it any wonder that when financial panics swept the country friends stood by them and helped them to weather the storms?

Do you recall the surprise and indignation that swept over the world in 1914 when Germany declared that her signed treaty with Belgium was merely a scrap of paper? The lack of integrity then will often come back to plague the Germany of the future when she asks the other nations to enter into various agreements with her; and they will desire some practical proof that the pledged word of Germany is entitled to respect. Germany, by her lack of integrity, lost the confidence of the world then—and it will take many long years to regain her former standing in the family of nations.

One of the most pathetic downfalls recently related is the following because the small things often show a man's real character better than the large things. A banker has been convicted of the theft from various merchants of the town of about ninety cents' worth of cigars. The affair has shaken the entire community. He is one of the three wealthiest men in the county. He has the largest house in the town, situated in the center of an entire block. It is furnished exquisitely and the most exclusive society has been entertained there.

The man had worked his way up. He had entered an abstract and loan office as a boy. He swept the office and ran errands. He worked up in the business, read law, was admitted to the bar, made a specialty of examining titles and settling estates; became a partner of the firm, and finally the most important worker in it.

Yet he did not resist the temptation of taking a few cigars now and then, when he thought the merchant's back was turned. Various traps were set for him, and he fell into all of them. It is a strange case. But it shows that the man had never taken the care to become fundamentally honest. He might not have succumbed to a large temptation, but he fell for the smaller ones.

The story is told of a man who once discovered his own fundamental dishonesty through moving a billiard ball on a table, when the man with whom he was playing had turned away. Though none saw him, the shock of the discovery was so great to himself that it resulted in a substantial overhauling and change in his character. He had seen himself as he did not care to be.

Study yourself to see what weakness you have and then seek to strengthen yourself right there. How many times persons have yielded in what seemed really small and unimportant things, and later found their integrity unequal to the tests of ordinary life.

The French ambassador, Jules Jusserand, said in a noble speech:

"George Eliot profoundly observes that to every man comes a crisis when in a moment, without chance for reflection, he must decide and act instantly. What determines his decision? His whole past, the daily choices between good and evil that he has made throughout his previous years—these determine his decision."

Why am I thus emphasizing the great importance of integrity? Because it is fundamental to character—and character is necessary for your future, whether you are to be one of quiet tastes and retired life, or whether you are to become one of the leaders in society, the body politic, the Church or the world.

One of the great needs of today is Leaders—leaders in every department of thought and of activity. Do you feel tingling in your veins a desire, an ambition to lead your fellow men to higher levels than they now occupy? To be successful you must develop a character that will compel their confidence so they will listen to your suggestions, to your advice, to your wisdom, for, bear in mind that only the men of real character can long hold the attention of the public.

Young men are needed who are students of detail; young men are needed whose vision sweeps the horizon of world condition; young men are needed whose courage is never lessened by conflicts and whose ardor grows on difficulties. Young men are needed who are fundamentally honest and whose character is grounded on integrity.

It may be said of all of us that none will become outstanding leaders—grant that—but still most of us will have some following and that following will be in proportion to our ability and to the estimate people place on our sincerity.

Success in achieving leadership, like success in amassing wealth, doesn't happen. Success in any department of life is attained only through ceaseless industry and careful thinking.

Enthusiasm may sometimes sweep one off his feet, and oftentimes carries one far along toward the goal of his ambition, but after all it is the calm, quiet thinking which best helps to the formation of character as one determines whether his course in life shall always conform to the principles of integrity.

What are you proposing to become? What is your ideal of life? What are your day dreams as to your own future? Think it all out carefully. And then will to live a clean, honest, useful life.

Above all else ground yourself on the principles of Jesus Christ, whose character for all time stands immaculate. Studying His life, absorbing His spirit, assimilating His ideas, you can go through life strong to resist temptations of every nature—and the world will come to have confidence in your integrity because the foundation of your thinking and your living is eternal truth.

And then you can become an instrument of God for the upbuilding of the race.

TO MINISTERS

November 29, 1926

When I was asked to appear before you I was told I could speak on one of three topics:

Problems of a Great Store,
Some Christian Aspects of Business, or
A Layman's Criticism of a Local Church's Business.

The other evening I laid before me the memo of those three subjects. The more I looked at them, the less I knew what to say—and, wondering what it would be, I started to think of something to say without any subject at all. You know how you enjoy talking to laymen, so you can appreciate that once in a while a layman likes to tell ministers how much better their work can be done. Certainly there are evidences that laymen are taking more interest in church affairs than formerly. I believe that movement can be accelerated and more laymen become active if the ministers are tactful and wide awake along really practical lines.

Is it not true that the best way to strengthen the hold of a pastor on laymen is to ask them to assist you in certain definite ways? Your asking presupposes they are your friends, and indicates you have confidence they will stand by you and cooperate with you.

Many a pastor fails to get the help his laymen can render simply because he never asks for it in a really frank, personal way. Occasionally pastors berate their laymen for not being sympathetic and helpful—that accomplishes naught, except to lessen one's desire to be helpful.

It is difficult to put into words just how to secure results, because no two men are just alike, and you must know your man to know just how best to win his respect and affection, and, because of these, his willingness to do almost anything you ask of him.

I feel very decidedly that the Presbyterian Church has lost tremendously in not enlisting its man power in more aggressive efforts for the Church and for God. A man living in another state recently said to me he would not become an elder, although asked to, because he did some things he thought an elder should not do, but he revealed to me a real desire to be used in the church life, and deplored the fact he knew so little about the church activities. He represents a multitude all over the United States—if they were won to such deep interest as would lead them out to real activity, how the church would walk ahead in all lines. And you ministers can do much to bring about such a result.

Sit down with pencil and paper and list the men in your parish that are not active workers—make a special list of those who once were more or less active and have become lethargic. Why are they not more active? Study their personality, think as to their environment, consider their family conditions, weigh their possibilities. Don't go blindly and impetuously after them, but consider carefully each one and find a way to reach the heart and the will so the man can be won to real zeal in the Master's cause.

You cannot go at them in a bunch and accomplish what you desire—but you can do wonders if you handpick after careful analysis of the individual.

How did Christ develop Nicodemus? Was it not the quiet talk they had when they were alone that won Nicodemus? The patience of Christ, the love that prompted the patience, the winsomeness of Christ—these told tremendously along with the logic, and Christ that night tied to Him for all eternity the Nicodemus who so tenderly helped care for the body of his Lord and Master the night after crucifixion.

Individual work—that is what I want to suggest and urge here today. It is attractive to talk to people in the mass; to stand in the pulpit and look out upon the congregation as they hang on your lips, eager to be instructed, anxious for the message of life, responsive to your thought and mood. I don't wonder you are fascinated by preaching and desire to preach every chance you can get—and it is tremendously important you feed the flock and stimulate Christian growth by inspiring utterances and faithful exhortations.

Not for one moment do I belittle the pulpit opportunities. You cannot be too painstaking in your preparation, or too sincere in your utterances, or too consecrated in your efforts to uplift, enlighten and stimulate the people by your pulpit ministrations—but in addition to that, and as a corollary or complement the individual and personal work is necessary. May I add, I think it is vitally necessary?

Why are there so few conversions, so few additions to the churches on profession of faith? There are other reasons also, but one explanation is the pastors do not now follow up the sermons with the personal touch, the personal influence, the fishing for souls. You pastors would be surprised if you knew how eager some of your laymen are for real heart-to-heart talks with their pastor, or some spiritual leader. And those talks can come so easily when one is alert. Dr. Vance of Detroit probably has forgotten it, but I have not forgotten a talk he and I had as we dodged the people while we walked on crowded Fifth Avenue from 20th Street to 42nd Street and the depot where he was to take his train. That talk was a feast to my soul—it stands out in my memory as a real spiritual uplift to me. It meant little to him, but the layman by his side drank in every word and longed for more of the words of life.

Oh, you pastors, you long and long sincerely to do yeoman service for your Lord and Master, but you are missing opportunities almost daily as you fail to cultivate spiritual conversations with your men—those talks need not always be saturated with Christianity, but the religious tinge, the spiritual flavor can be there, even though it may be woven in so tactfully that one would scarcely be conscious of the trend, except that the general tone was elevated and the impression happy. This is one way to lead your men to believe in you—then your men will give greater heed to your pulpit utterances, because they have confidence in your genuine sincerity. Another result will be it paves the way for you to ask them to genuine service, active work of some kind. When you and they are yoked together in the bonds of Christian fellowship, comradeship, love, you can do almost anything with them your judgment approves your trying.

I had written thus far when an incident occurred I want to tell you about. I had asked a prominent man to raise his subscription to the Community Fund from $1,000 to $1,500. He had declined, but said he would send his pledge by mail. When it came it was for $1,000.00 and I wrote him, "I am disappointed and surprised at your attitude. I was intending to come back and ask you to reconsider and raise your subscription when your letter came—for the simple reason I felt you should. The committee, without any comment from me, told me to ask you to raise your personal subscription from $1,000 to $1,500. With such a raise, you would still be on a lower level, in proportion, than many others. For the sake of the example you ought to do as much as that— for your own sake you really should do still more. What is the use of 'piling up'? Why not get more pleasure out of life by giving more? You get out of a great deal of giving by not being active in any church—thereby you lose the broadening process which might benefit you, as it has benefitted others. Your subscription makes it necessary for others to pay part of your fair share of the community cost for the sixty-five enterprises the Community Fund provides for. That is unfortunate, but far more unfortunate than that is the narrowing effect on yourself."

To which he replied: "I am sorry there has been a difference of opinion between us as to what I should give to the Community Fund. I regret that you found it necessary to visit my office, when all you needed to have done was to call me to your office, and then if you had talked to me directly as you do in your letter, I would have known your reasons for asking me for an increase. I am not saying that I should give more to the Community Fund, but I am saying that you are unfair to give me a lecture on my 'growing narrow', etc., without knowing more of the case. You know nothing of my charity views or my theories of giving, except as you base them on the Community Fund. Whether my views are right or wrong, I have a right to them, just as you have to your theories, up to the point that we can make each other see one or the other is wrong. But that phase of the letter does not interest me as much as the question, 'What is the use of piling up? Why not get more pleasure out of life by giving more'? Within two months I have used practically those same words in two addresses in this city; therefore, what is the trouble? Is it that you have no idea of what I give? My views are the same as are yours.

"Your reference to the church cannot be replied to in a letter. I have withdrawn from the church because the church has withdrawn from Christ. I believe in Jesus Christ, in the blood, crucified on the cross for the redemption of men. The Church, up and down, has come to believe in a man Christ, not in the blood. There can be no such Christ. It is true there is an occasional minister in a large church who has not gone over to the apostasy that is now on all over the country. We are commanded in the New Testament to withdraw, and so I have withdrawn. Therefore, it is not fair to judge me on the basis of church giving as to its effect on narrowing my life. I am now giving large support to a small church in this city where they still preach the Word of the Lord. This would hardly confirm your statement that I have grown narrow.

"I am supporting to the extent of several thousands, a school for boys in the East, opened for the sole purpose of combating the apostasy now taught children on all sides, Sunday Schools as well.

"I have had three desires in my life. Two of them have been realized under the text, 'Trust in the Lord and He shall give you the desires of thine heart.' The third one is to come, and that is about to be realized. It has been my desire from the beginning to establish a property and then devote that property largely to the good of the community. That I hope to do.

"In view of what you have said about the committe's views, I would be glad to have you discuss this phase further, so if you will fix a time when I can visit you within the next two or three days, we will have this out and understand it better, I hope."

I at once invited him to lunch with me, and we spent an hour together, talking very plainly and earnestly—I trying to convince him he should go into some church and be an out-and-out force for righteousness—he assuring me he cannot countenance the churches because they do not honor or believe in Jesus Christ. We separated, each believing the other is sincere—probably each believing the other is mistaken.

I bring the matter squarely to you. That man is one of the most intelligent, one of the most honorable men in this city—scrupulously honest, clean and upright. How did he get such ideas of the churches? Who is responsible for his talents, wealth and influence being lost to the churches?

He told me he had been a teacher in the Sunday School up to forty years of age, but he has honestly lost faith in the churches and in most ministers, while himself thoroughly believing in God, Jesus Christ, the Virgin Birth, Salvation through the Blood, the Bible—all of which you believe in, but he thinks you do not. How have you failed to impress him with the sincerity of your belief, with the genuineness of your Christianity? I know he is mistaken in his conclusions—I think he is absolutely sincere in all he says. I don't believe I really made any headway in modifying his conclusions, but I do think we parted warm friends, even though neither yielded an iota apparently of his convictions. Is he one of many? Yes, I have reason to think there are others who think the ministers should be more pronounced, the churches more spiritual, professing Christians more really genuine.

Can you win such back by preaching more about the personality of Jesus Christ, the reality of Jesus Christ, Jesus Christ a vital force in the world, salvation alone through the blood, sin and the need of forgiveness? I don't know. But of this I am convinced—I would try. Jesus Himself said, "And I, if I be lifted up, will draw all men unto me." Suppose you take Him at His word and the next twelve months just exalt Jesus Christ in your preaching, in your prayers, in your prayer meetings, in your conversations. Fulfill your part—ask Him to fulfill His part of the promise.

Doing thus will prompt you to more prayer, to deeper, truer consecration. May we not all hope there would follow an enduement from above which would equip you as you have never yet been equipped, and which would secure for your messages a reception and response that would result in souls won for the Kingdom and many Christians quickened to newness of life?

Does not the incident mentioned convince you of the importance of personal, individual contact? If some sincere minister of the Gospel had been a genuine pastor to this man, had won his confidence and respect, had kept him active in spiritual work, this man might today be a mighty force for righteousness, a pillar in some church.

I realize something of the discouragements and the disappointments that are yours, but I do believe personal contact with your laymen would help you to deeper hold on them and open the way for your pulpit utterances to have greater weight and influence in their lives.

Would there not also be a reflex influence and benefit, you getting clearer views of their needs, problems, hopes and desires, so that you could more intelligently shepherd them as you attempt to teach them from the sacred desk? Surely none of you will think I am suggesting long dialogues, or lengthy dissertations. Often you can exchange a few sentences, or make a five minute call at the desk, when prolonging the interview would weaken it or destroy its value. In this, as in many other things, tact is important and common sense valuable.

But I do believe you can be edified, strengthened and encouraged in your own spiritual life—and your laymen be broadened, made more sympathetic with your problems and be quickened in their Christian service, if you will cultivate them more along personal lines, and you and they together develop fraternity, understanding, mutual friendships, with Jesus Christ the magnet and center and inspiring personality.

WHY LOVE GOD?

Have you ever asked yourself why you love God? In first John 4:19 we read, "We love Him, because He first loved us." In Jeremiah 31:3 we read, "I have loved thee with an everlasting love; therefore, with loving kindness have I drawn thee." Some of us remember when we consciously yielded ourselves to God and began to love Him. How precious He was then—how tender our hearts as He filled us with the indwelling of the Spirit—how our love went out to all humanity and in the words of 1st John 3:14, "We knew that we had passed from death unto life because we loved the brethren" and everything else of God's creation. But we did not stay on the mountain top of experience—we came down into the valleys and wandered into the by-ways and forgot God. Did He forget us? We found it as Hosea describes it in the 11th chapter, 4th verse, "I drew them with cords of a man, with bands of love"; and then was fulfilled unto us 1st John 1:9, "If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness."

But was there a lingering wonder how complete was the pardon? Hebrews 7:25, "Wherefore He is able also to save them to the uttermost that come unto God by Him" and Psalm 103:12, "As far as the east is from the west, so far hath He removed our transgressions from us," quieted.

When led into places that were questionable what a bulwark was Genesis 28:15, "I am with thee and will keep thee in all places whither thou goest."

When fearful of our weakness what a tower of strength has been Deut. 33:27, "The eternal God is thy refuge, and underneath are the everlasting Arms."

Haven't you at times questioned whether God's patience might be exhausted by your failures; listen as Paul, who as the Saul of Tarsus tested God, testifies in Romans 15:5, "Now the God of patience and consolation" and then turn back to Exodus 34:6 and read, "And the Lord passed by before him and proclaimed the Lord, the Lord God, merciful and gracious, long-suffering and abundant in goodness and truth."

But is there ease of access to His Majesty? Deut. 4:7, "For what nation is there so great, who hath God so nigh unto them, as the Lord our God is in all things that we call upon Him for?" And Psalm 145:18 assures us in "The Lord is nigh unto all them that call upon Him, to all that call upon Him in truth." John adds in 1st John 2:1, "If any man sin we have an advocate with the Father, Jesus Christ the righteous."

What does God know about our needs? Matt. 6:8, "Your Father knoweth what things ye have need of before ye ask him."

What fullness of promises is indicated in John 14:13 and 14, "Whatsoever ye shall ask in my name, that will I do." "If ye shall ask anything in my name, I will do it." Peter adds in 2nd Peter 3:9, "The Lord is not slack concerning His promises as some men count slackness."

When tempted to impatience as things seem to us to go wrong in the world, how it calms to listen to Psalm 37:7, "Rest in the Lord and wait patiently for Him; fret not thyself because of him who prospereth in his way."

Do you sometimes wonder what to strive for—listen to John 6:27, "Labor not for the meat which perisheth, but for that which endureth unto everlasting life." What does He expect of us—John 15:8; "Herein is my Father glorified that ye bear much fruit." And in 2nd Peter 1:5, 6 and 7, "Giving all diligence, add to your faith virtue; and to virtue knowledge; and to knowledge temperance; and to temperance patience; and to patience godliness; and to godliness brotherly kindness; and to brotherly kindness charity," or love.

Haven't you often wondered as in Psalm 8:4, "What is man that thou art mindful of him? And the son of man that thou visitest him," and replied as in Psalm 104:1, "O, Lord, my God, thou art very great."

Do you wonder the apostle John in the richness of his knowledge of God and His Son, Jesus Christ, finding language inadequate bursts forth in Rev. 1:5 and 6, "Unto Him that loved us, and washed us in His own blood, and hath made us kings and priests unto God and His Father; to Him be glory and dominion forever and ever."

Can there be room for all in His great heart of love and in the provisions of His grace? The Son says in John 14:2, "In my Father's house are many mansions; if it were not so I would have told you. I go to prepare a place for you," and adds, "I will come again and receive you unto myself; that where I am there ye may be also." But says Psalm 24:3, "Who shall ascend into the hill of the Lord? Or who shall stand in his holy place? He that hath clean hands and a pure heart." Of ourselves unaided we cannot meet the conditions, but Luke 11:13 says, "If ye then being evil know how to give good gifts unto your children how much more shall your heavenly Father give the Holy Spirit to them that ask Him." And the 121st Psalm stimulates, strengthens, assures in the pilgrimage of life:

"I will lift up mine eyes unto the hills from whence cometh my help.

"My help cometh from the Lord which made heaven and earth.

"He will not suffer thy foot to be moved; he that keepeth thee will not slumber.

"Behold, he that keepeth Israel shall neither slumber nor sleep.

"The Lord is thy keeper; the Lord is thy shade upon thy right hand.

"The sun shall not smite thee by day, nor the moon by night.

"The Lord shall preserve thee from all evil; he shall preserve thy soul.

"The Lord shall preserve thy going out and thy coming in from this time forth, and even for evermore."

Is there any wonder we love the Book? "Precious Bible—book divine." What a source of inspiration and of cheer.

Is there one here who doesn't love the Book—who doesn't love the Lord Jesus Christ—who hasn't asked God to be the Guide of his life? I suggest you this day open your heart to receive Him who is the one altogether lovely.

The most important thing in this world is to become a Christian. The next most important thing is to live the Christ life. God pledges us forgiveness if we ask it. He promises us His aid in resisting temptation, His strength in overcoming evil, His assistance in living a clean life, His cooperation in developing a noble character, His spirit to comfort, cheer, enrich and sweeten our lives—and then, at the end of all things earthly, His heaven above for all eternity. Will you accept His offers and close in with the wonderful plan of salvation by giving God your heart today?

SUCCESS

Y. M. C. A., December 5, 1927

The other day I wrote down the qualities essential to success. Would you like to know what was written? Listen, and see if you agree with me. Tell me, can a single one be omitted?

Honesty
Truthfulness
Initiative
Courage
Enthusiasm
Self-respect
Courtesy

Honesty and truthfulness are the foundation stones of character. Without these two qualities firmly established one cannot get anywhere worth while in the community. The next most important quality is initiative; the thinking of something no one else has done, and doing it before any one else does it. The doing things differently; doing them better; doing them more quickly; doing them without being told—these indicate and are initiative. How often have persons said, "I will do anything you wish if only you will tell me what to do." That indicates loyalty and willingness, and is splendid so far as it goes, but—it puts on the employer the necessity of thinking for the employee when he should be thinking for the business in a larger way. The employee who develops initiative stands a good chance of some day becoming an employer, because initiative enables him to become a leader, and the great need of the business world today is leaders.

Courage is an easy word to speak, but it is a tremendous word in the thought it embodies. Probably every one of you would be a hero in a great fire or earthquake; but in the little things of life how many are cowards. Some one has said, "The courage of the commonplace is greater than the courage of the crisis." The courage that carries one through every emergency, small or great, with chin up, will firm, and eye undaunted—that courage will help win success.

Enthusiasm—how it warms, cheers, heartens life. You have seen faces that do not reveal any emotion, and you cannot tell aught of the workings of their brains, their hearts or their wills. Such faces bar men from great success. It is the man who is genial, whole-hearted, cheerful, enthusiastic, who by the very energy of his enthusiasm sweeps away opposition, wins co-operation and marches on to success after success.

Self-respect can easily degenerate into self-conceit, and that is a dangerous quality. How often has self-conceit ruined persons who really were brainy and capable, but whose high opinion of themselves repelled their associates and wrecked otherwise excellent chances for success. Self-respect means a reasonable, modest recognition of one's own merits, together with a consciousness of one's limitations. Self-respect means being too proud to stoop to tricks, deceit of any kind; too proud to be mean, or unfair; too proud to be anything but a gentleman. Genuine self-respect is a real asset in seeking success.

Courtesy is a quality often overlooked by those seeking so earnestly for success that they forget the rights of others. Courtesy recognizes obligation to those less favored. Courtesy inclines to kindly deeds. Courtesy inspires to nobility of thought, utterance, action. Courtesy helps to develop a gentleman, and tends to lessen hostility and criticism. Courtesy adds wings to effort as one earnestly seeks for success.

Some one asks, "What is success?" And I don't know how to answer that question. Success is a variable quantity. When a business man dies, the question is often asked, "How much did he leave?" And his success is gauged by some according to the size of his wealth in dollars. A better estimate of his success is the gap left in the community or church by his going. If he will really be missed in those circles his life was a success.

Still another estimate of his success is in the number of those who quietly mourn his going because to them he had been a friend, benefactor, counsellor, uplifter, inspirer, comforter.

To have won the love of children, the confidence and respect of adults, the kind regard of associates, the approval of God is, is it not, the greatest success of all.

But why not win success in all these avenues of activity? Can one? That would be a laudable effort, and one well worth trying, but don't you think those sometimes succeed best in life who think the least of the goal? Those who just plod on doing each day the best they can because they really want to do right, want to be kindly in all their relations, want to be helpful to everybody—and, forgetting themselves, actually enter into the lives of others as uplifting factors?

Some one has said, "Service is the greatest commitment of life." If one is possessed, gripped by that idea, I do not see what can stop that one from making a real success of life in practically every aspect of what we term success. The spirit of service would so sweeten the life and influence the actions that the one possessing it would actually win co-operation and grow in all the qualities that would broaden one's life and character until associates would realize success had been won and the life so lived be recognized as outstandingly worth while.

The world at large might not know of the individual—only a very limited number might know all of the facts, and appraise the life correctly. But God would know, and the Recording Angel would write in large letters *success,* because the individual had developed slowly, but steadily, the various qualities which make for noble manhood, virile citizenship, well-rounded character. And the individual would find himself filled with an inward peace, a contentment of mind far more valuable than any possible accumulation of dollars.

But some one says, "I want money and the measure of my success will be the size of the pile I accumulate." Very well, if that is your choice. But the formula is still the same—only the dollars brought together will have a metal click and be hollow of happiness. Did you ever know a very wealthy person who was really happy in simply possessing wealth and spending it only on himself and family? Somehow the dollars grow rusty—the glitter disappears as age comes on—and the life is unsatisfactory as a feeling of disappointment slowly permeates the heart. And when the end of life comes we say, "Yes, successful in accumulating a fortune, but—"—and secretly his friends wish the life had been broader, the thought of others more sympathetic.

Many of us think of success as the doing of some great thing which at once impresses the community that the doer is possessed of unusual ability—as for instance, Lindbergh flying alone across the Atlantic. That was a great feat marvelously accomplished, but—the great thing which has endeared Lindbergh to every American heart is his simple, natural manner, refusing to be spoiled by praise; his keeping modest, clean, quietly manly. Has it occurred to you that very few persons do really great things? Is it not true that life is made up of "littles," and that you and I are engaged in doing a great multitude of little things? Now, if you and I do those little things well, better than most people do, will not the result be that our lives will be successes because we have done so many, many little things far better than the average man is doing them? That is the great thought I desire you to get tonight.—(1) That life is full of little opportunities; (2) That doing well, doing splendidly all these little things will make our lives a success. And, when we go, people will miss us not because we built up a fortune, but because we made those about us happier; more comfortable and enriched the world with our spirit of cheer, optimism, good will and good deeds.

THE SUCCESS OF DEFEAT

What is success? What is defeat? Is it possible to win success in what appears to be defeat? Have you, have I, the mental power, the ability, the aptitude to wrest success out of what comes with almost crushing force as defeat? Can we see plans, hopes, ambitions go into chaos and still with architectural instinct evolve and construct what later we will recognize as actually a success? These are vitally important questions to young men and young women facing a future still shrouded with uncertainty. How you long to lift the veil and peer into the unknown, and now unknowable, for Divine wisdom withholds knowledge and spurs us to effort and achievement by the very uncertainty as to outcome.

SUCCESS OF DEFEAT

Ignis fatuus.
Terra incognita.
Eldorado.

How well I remember my father using the Latin phrase "ignis fatuus," and when my youthful mind wondered what it meant he suggested I ask my school teacher—and he discussed with me the false light "ignis fatuus" that lures so many in directions they should not travel and brings many to climaxes so unhappy and so disappointing.

Terra incognita—have not all of us found it an unknown world; and have we not sometimes wondered if we were tramping along blind alleys to a stone wall, or a precipice?

Eldorado.

Dreams—day dreams! How they have thrilled us and how swiftly fled the moments as we wove the web of the drama we wished might unfold before us.

Have not the ignis fatuus, the terra incognita, the eldorado been strangely intermingled in our lives? We wonder how to explain, how interpret. We are not philosophers, but let's study to see if our subject explains how even the ignis fatuus of our lives may be our guide through the terra incognita into the real eldorado of our final accomplishments.

We have all heard or read of persons who through a long life have steadily worked toward the accomplishment of a great ideal—the passing years have not marked any lessening of the ardor, but rather have difficulty, disappointment, apparent defeat fed the fires of intention and desire; and the faith in ultimate reaching the goal become assurance that buoyed up until all hurdles safely passed success has crowned the career, and the dream of the years found fruition in fulfillment—happy fulfillment.

Who then recounts the many times some ignis fatuus has wooed to bypaths where lurked delays and defeats that forced back to a clearer vision of the better way—and so by tortuous ways and much tribulation the outcome finally has been achieved?

Oliver Wendell Holmes in his life of Emerson speaks of "Success in the vulgar sense, the gaining of money and position." That meaning, called vulgar by Holmes, now passes current with a large majority of the human race, as an achievement greatly to be desired. But isn't there a better definition of success?

Success is achievement, accomplishment—yes, but of what? Not necessarily of money—and certainly not always of position, although both of these may accompany success. Success may lie in the building up of character, the developing of the real man.

Haven't you known men of whom it was said, "He wasn't a successful man, maybe—but he wasn't a failure. He built himself into the life of the community." Haven't you known women who lived modest, quiet lives; women never thought of by the so-called "social set," but women to whom every one naturally and instinctively turned for comfort or aid when any one was visited by distress or calamity?

Basil King says, "Success is the full expansion of myself in work for the common good." And, what is work? Basil King says, "Work is that contribution to the common good which the individual has the aptitude and ability to make." In other words, work is to us the privilege of building ourselves into the lives of those about us and we may become successful in the proportion they develop into assets for the community. Isn't that food for thought as you go forward into the future of your lives?

Fanny Crosby, blind—but giving humanity more sweet, beautiful, uplifting hymns than any other person.

Watts, dreaming, living on scraps—but how much did he add to the welfare and the comfort of all of us?

Beethoven, deaf and poor—but how the whole civilized world responds to the harmony, the beauty, the entrancing richness of his symphonies and sonatas.

Milton was blind, but he wrote "Paradise Lost." What chance had he, but see how lovers of choice English quote him and seek inspiration from his chaste, dignified stanzas that have become classics.

Lincoln's father failed as a carpenter in Kentucky; failed as a farmer in Indiana; failed again in Illinois, and Abraham Lincoln inherited failure. Abraham, too, failed at farming; he and his partner failed at storekeeping; he loved Ann Rutledge and she died; twice he ran for Congress, but was defeated each time, and at forty-six years of age he declared he was "the most consummate failure of the ages"; but no other American looms so high in history. Why does he so tower as a great character? Because his life was dedicated, consecrated to service for the nation, and from the time when as a young man he saw a slave girl looked over like a beast and sold at auction to the highest bidder he was inspired by a vow to "hit slavery hard"; and he lived to write the Proclamation of Emancipation.

His son, Robert T. Lincoln, lived a very different life—quiet, unostentatious, rather a cloistered life. He shrank from the limelight, but as Secretary of War for four years; as minister at the Court of St. James for four years, as counsel, later president, still later chairman of the board of the Pullman Company; as citizen and man of affairs, he was a worthy son of an immortal American, and left behind him the record of a useful, yes, a successful life.

What a failure Paul must have decided he was when cast into a dungeon—but rousing himself to fresh efforts he wrote those epistles that have transformed the world, and no literature has had such widespread influence as the Pauline epistles, going into all sections of the globe wherever the Bible has gone.

And what shall we say of Him who trod the mountains and valleys of Galilee, agonized in Gethsemane and was crucified on the cross, hanging between two thieves? He had come from the glory of heaven to this earth to make possible the salvation of the race, but when He died on Calvary only a trio of women and one faithful disciple stood by as His acknowledged friends. A few days later 120 assembled in an upper chamber as His followers. The thousands who had hailed Him as conqueror and strewed palm branches in His pathway forsook and forgot Him even before death claimed Him. But through all the ages since, the defeat has been swiftly turning into success as the hundreds of His followers have swelled into millions, and millions more, of adherents.

Sold for thirty pieces of silver—but now hailed as Lord of lords and King of kings; our Redeemer to whom we bring the tribute of our lives and to whom multitudes are consecrating their wealth by uncounted millions. Jesus Christ drank the dregs of defeat, but thereby He developed the greatest success of all history.

We can't understand it, but out of the failures, the disappointments, the tragic misfortunes have come the glorious successes that so enrich our lives and so broaden our opportunities mentally, physically, spiritually.

Defeat is simply incidental unless you choose to let it be determinative—to some it is crushing, permanently disabling; but to others the gateway to something more worth while, the incentive to efforts which shall create victory by their very strength of purpose, the stimulus to override every opposing force and go forward conquering every obstacle.

There are those who never acknowledge defeat, but turn every impediment into a stimulus, every difficulty into an inspiration—they go down to defeat laughing and unafraid, believing that after a temporary disappointment they will rise to renewed effort and redoubled struggle.

To have failed means to have striven; and to have striven reveals the ambition to accomplish and the effort strengthens the one who strove. Not giving way to the spirit of defeat; not depressed by it, but full of the elation of intended and expected victory—breathing victory, confident of yet winning it. Using defeat simply as a stepping stone to victory—a ladder to climb to the heights—really an inspiration to renewed and greater effort.

Milton said, "What though the field be lost? All is not lost, if the unconquerable will survives."

It is said—how truly I do not know—that the Panama Canal diggers sang over and over:

"Have any rivers they call uncrossable?
Got any mountains you can't tunnel through?
We specialize in the wholly impossible.
We do the things that no one can do."

The training back of the contest—Oh! that is what counts. Some men seem to delight in meditating things that cannot be done. The possibility of the impossible—how it thrills them. How it challenges them. How it releases and electrifies boundless reservoirs of energy. And isn't life getting ready for the crises, the crises that are sure to come to all? Isn't there an urge onward by the hunger and thirst of the spirit for achieving, accomplishing that which seems almost impossible? Character is the important thing and it grows out of struggle—grows by struggle. The courage that smiles in the face of dangers—that sees glory in the very greatness of the tasks. These are elements that make life heroic, yes, sublime, yes, worth the living.

What an essential element is faith, the faith that can remove mountains and buoy us up amid the pessimisms of earth.

Faith can carry out and carry on. It is dynamic. It cannot let us stand still. It is prompting us—prodding us. It is an incentive to go forward, to do whatever is necessary in order to achieve. Faith in yourself—faith in your powers of mind, body, heart, muscle. Faith can be, and can become, the greatest dynamic force in the world. Faith must do things—it must work—it cannot stagnate. It is an endowment—an enduement—an enriching.

Faith should be cherished—cultivated—strengthened—nurtured.

Faith can easily be stifled, snuffed out. It is one of the best—if not the best—of the virtues after love.

Of what avail are intelligence, memory, imagination, vision without faith? Faith is the vital spark that throws all into energy—that fires the spirit of man and leads to success, to final culmination in reality of the dreams of childhood and the growing hopes of young manhood. Faith is a power within which cooperates with God.

No man is beaten so long as he is keeping up the fight, or until he admits it to himself.

Defeat is only the goad that drives to new endeavor; is another way of revitalizing the energy and spurring on. Obstacles have never impeded the growth of Christianity—they have stimulated it, until it has almost become a maxim that "The blood of the martyrs has become the seed of the church."

Some one has asked, "Cannot one very much better bear the loneliness of failure than that of success?" Is there such a thing as the defeat of success, the development of such a sense of intense loneliness as might make one wish he had experienced defeat rather than success? Does it not make all the difference in the world how you analyze, interpret these words? If defeat is to you a spur, stimulus, inspiration to strive on without any let down, then defeat becomes success, because you grow into larger usefulness and have greater capacity for continued growth. If success finds you becoming selfish, grasping, conceited, narrow, cynical, then success becomes to you defeat for you have narrowed your life, shriveled your soul and shrunk your influence. Who was it that said, "If any among you would become great, let him be as one who serves"? Is not service then the greatest success that can be achieved—service for humanity, service for those about us?

There are mothers, left with children to educate and raise, who have stood face to face with defeat and refused to concede or recognize it was defeat—mothers who could live through years of discouragement and disappointment and see dreams fade away, and still have the nerve to carry on. They learned the secret of living as they strove to live in the lives of their children, seeking a broader and larger life for the children than they had known.

And the people who keep up the fight, who, like Paul of old, are buffeted by opposing forces, but who never give up while life lasts, they are the ones who shall be crowned conquerors by the judge of all the earth.

Who shall decide which is the greater success—to accumulate wealth or learning; to dispense cash or health; to achieve social position, or receive the gratitude of despondent, discouraged ones strengthened and stimulated by us to enter with hope into new conflicts?

Which is a more worthy choice; to push self to the front, forgetting all others; or, forgetting self, seek to lift others up to higher standards of life and usefulness?

Which will bring the more lasting joy: to attract to yourself the plaudits of the rich and those anxious to climb socially, or the simple thanks of the lowly, who have naught to bestow but appreciation of favors received from your loving heart service for them in need?

What are your ideals? What are you really anxious to make of your life? What are your panoramas of success? It is tremendously important that you weigh carefully the tendencies, the driftings of your thoughts, the perhaps as yet almost unconscious formings of what may be the aim of your efforts, that for which you will struggle through the years ahead.

Possibly it is not too late to banish some ignis fatuus luring you to disappointment, and substitute therefor some aspiration of the mind that will woo you to noble deeds, loving thoughts, helpful tendencies.

The most unhappy old man I have known was one who had accumulated much wealth, running up into the millions, but could not let it go for the welfare of those less favored, and died, as he had lived for many years, bemoaning that he was not appreciated. Successful in getting great wealth, but defeated because hoarding did not bring him the happiness he craved.

The happiest old man I have known was one who starting poor amassed a million, having practiced frugality, industry, economy, and then gave it all for the relief and benefit of crippled children, and studied how he could swell the amount. How his face beamed—how his laugh rang out—how his very hand clasp revealed the happy, contented mind. Defeated by being crippled at sixteen years, he made a wonderful success, securing an education, developing habits of life that brought him worldly prosperity, then bestowing his fortune for those less fortunate—and doing it in his own lifetime.

A young man crossing the threshold of his career finds two paths beckoning him. Shall he go on into business, consecrating to it his time, energy and thought, expecting salary increases as they may be merited—or shall he give further years to study and research, hoping to win recognition in scholastic life as he fits himself to be a teacher, knowing the financial rewards will be a mere fraction of what they might be if successful in business? There are those who deliberately choose the scholastic life and find their reward in the quiet, meditative years as they mould the plastic minds of boys and girls, youths who afterwards become in their ways moulders of public opinion in larger circles. Who shall say if Emma Willard, Cyrus Northrop, James Wallace, Ray L. Wilbur and many another educator, has not been of greater value to the world than any of our great financiers who have been czars in their realm, but must yield the cup of superiority to those who have dealt with the head and the heart, rather than the purse?

And what of those who have deliberately turned their back on promising business opportunities and have chosen to go out as representatives of the lowly Nazarene, seeking to win men, women, children to lives of virtue, integrity, high mindedness? No reward in this world will equal the one awaiting them when the Judge of all mankind pronounces His verdict.

I deliberately weighed that little word "of." I chose not to say "Success in Defeat," but "Success of Defeat," because there is a broader, larger aspect of the facts I desired to discuss with you in "Success of Defeat." True, "Success in Defeat" is a splendid theme for thought, suggestive, enlightening inspiring and at first thought it might appear to be the same, but there is a distinctly farther reach in the subject chosen if only we can project our thoughts to grasp and comprehend it.

In a book entitled "Just David" we are told of a boy whose parents died when he was quite young, but who had learned a splendid philosophy of life. Listen as we read: "Things that aren't beautiful we'll make beautiful—because we find what we are looking for, and we're looking for beautiful things. After all, if we march straight ahead, chin up, and sing our own little song, with all our might and main, we shan't come far amiss from the goal."

Pretty good philosophy for us all—march straight ahead, chin up, and sing. In that way we develop all the manly qualities and find that no matter what defeats we meet we are steadily advancing in the development of character—and that, in the final analysis, is the greatest success to be won on earth.

Used at—

First Presbyterian Church, Geneva, N. Y., October 6, 1929.

Occidental College, Los Angeles, Calif., February 24, 1930.

Macalester College, Baccalaureate, June 15, 1930.

Normal and Teachers College, Asheville, N. C., October 26, 1931.

Boys School, Asheville, N. C., October 26, 1931.

Jamestown College, Jamestown, N. D., June 5, 1932.

SUCCESS BY CONTRIBUTION

National Conference of Gideons, July, 1931
Baccalaureate, Macalester, June 12, 1932

Success by Contribution instead of Success by Acquisition.

There is that scattereth and yet increaseth.

Addition by Subtraction.

Anomalies of speech, are they?

To the unthinking, yes. But let you and me study a bit together and see if we can unravel the mysteries of history and penetrate the recesses of Divine mathematics as with reverence we peer into the fathomless depths of that Wisdom which planned the universe and formulated the laws that have kept the worlds on their way so successfully through the centuries.

There will be times when faith must accept a "Thus saith the Lord." But faith comes easy to those of us behind whom are generations who have trusted God, even though they could not see Him, and have believed His utterances even when they could not understand the reasons.

There are different estimates of success. Success is generally measured by the amount of money one has accumulated, or the position one has gained in the community—sometimes the two combine and lift one into large prominence, and then there is no question as to the plaudits that come so freely and generally. If the wealth has been fairly won; if the position has been secured because of the character development, then the crown of success is merited. But in these days when the chase for the dollar is so keen, character and the qualities that build permanency of high position are by very many ignored and overlooked. However, there are still those whose ability to discriminate leads to conclusions that properly evaluate the things that are worthwhile and, therefore, abide.

Shall we agree to start with the assumption that success is making ourselves useful in the world, valuable to society, helpful in lifting the level of humanity, so conducting ourselves that when we go the world will be somewhat better for our having lived the brief span of our lives? At once, probably, we part company with some who think not beyond the confines of their home, their own family group, their own individual self. The paucity of their enjoyments as the years go by does not attract us. Let us hope that ere it is too late for them some of them will see the possibility of larger spheres of usefulness and broaden their horizon as they enlarge their ideas and reach out for the worthwhile in this life.

Whoever thinks of the estate or the amount of money a surgeon or physician accumulates?—is not the measure of his success the cures he has wrought, the relief he has brought to human suffering, the sum total of his benefits to humanity as he has poured out of his knowledge, his experience, his skill in relieving distress and in prolonging life?

Who thinks of the fortune possibly accumulated by Elihu Root? All intelligent Americans think rather of his contributions to the mental and moral welfare of our people through his efforts to clarify jurisprudence, to uplift the standards of the legal profession and to advance rectitude of thinking.

Did you ever see any reference to the wealth of Edison? Was not all thought of his money completely overshadowed by recognition of his marvelous contributions to human comfort and his broadening of human accomplishments?

The success of surgeons or physicians, of Root, Edison and a host of equally worthy individuals is not in their accumulation of stocks, bonds and mortgages—but in their pouring out of their knowledge, genius, mental efforts to bring to the entire human race larger possibilities of health, comfort, justice and a longer span of life in which to cultivate the higher virtues.

Such men illustrate and prove the truth that success by contribution is greater, more gratifying, more beneficial and more far-reaching, as well as more enduring, than success by acquisition.

All through the public ministry of Christ on earth He emphasized and illustrated the importance of tithing, stewardship, service, while He condemned selfishness and self-seeking, the striving to build up one's possessions by hoarding and the acquisitive method.

How clearly is God's stamp of approval put on success by contribution, instead of success by acquisition in Second Chronicles, thirty-first chapter, tenth verse, which reads—"Since the people began to bring the offerings into the house of the Lord, we have had enough to eat, and have left plenty; for the Lord hath blessed His people." Who gives the power, the ability to get wealth? He it is who laid down the law of the tithe and promised that obedience thereto shall be followed by the pouring out of great storehouses of plenty on individuals and nations.

Important and essential as is the giving of money, there are other more important contributions. The contributions of sympathy, encouragement, friendship, cooperation, counsel—how they count with those struggling to get started in life, or with those visited by disaster, or those despondent over disappointment. How easy sometimes to stimulate those eager to be useful and to whom can come enhancement of ability! Take this illustration—Some one learned of three young teachers who desired to visit the Pacific slope hoping thereby to become better qualified for future teaching. Moderate-sized checks were handed them so that by careful planning they could gratify their desire. They wrote, "We resolve to gain just as much from this as possible—for ourselves, that we may give to others. Through one man's generosity we three girls resolve anew to help other people find the richness of life—whether it be of spirit, appreciation of fellow beings, or of adventure." They see the Grand Canyon of Arizona, they visit the beautiful Yosemite, they wonder at the big trees of California, they drink in glorious views of the charming Columbia River, they gaze into the deep blue of Lake Louise and lift their eyes up, up to the tops of the Canadian Rockies—all the while gaining a larger vision and broader conception of the possibilities of human life. One multiplied by three. Success by contribution. One gives a moderate amount of money—result, three give of themselves to enrich other lives. Herein is cooperation, and success comes to all four because the one contributed that which spurred three to do their best in life. Success by contribution thus becomes success by multiplication, does it not?

Some one sends a minister a book. That minister gets a new view of life and its opportunities. Before he had been discouraged, but "I have read it with a great deal of interest, and it has *helped me* to look upon my life's work in a different light. I am *now* thoroughly convinced that one can be successful without acquiring very much of this world's goods.

My only wish is that I may be able to make some worthwhile contribution to the world." Only a book sent, but the minister receiving it, inspired by it, can influence multitudes to useful lives. Who can measure the reach of that contribution? Success by contribution.

Some years ago the newspaper reporters went to see Thomas Wentworth Higginson on his eightieth birthday. Successful in business, distinguished in literature and statesmanship, the old man had enjoyed almost every sweet which life affords, but when they asked him to name the one thing which afforded the most satisfaction, he answered unhesitatingly, "Doing things for other people." He had a wonderful face; it was kindly and untroubled, with no deep lines cut by anxiety or scheming or greed. You see the same serene look often in the faces of ministers, and country doctors, and mothers, who have begun early to cultivate the good habit of thinking in terms of others' happiness. Such serenity is unquestionably one of the secrets of long life. Those who have it not only outlive their more selfish fellows, but they keep a youthful spirit to the very end. And finishing the course at last, they exemplify that immortal sentence of Rousseau, "Every man goes down to death bearing in his clutched hands only that which he has given away."

I think it was John E. Bushnell who said, "It is a singular instinct in us, is it not, which fools us into thinking that if we only get things, possess them and make others envy us for what we have we shall be the happiest of people. People are almost always disappointed in the little real heart satisfaction there is in the things they have yearned for, striven for, believing their joy in life laid in the possession of them. Yet we cheat ourselves day by day, thinking that the next time we surely will get the little pot of golden unalloyed bliss at the foot of the rainbow. It is a very odd thing, but when a person tries to *see how much he can give instead of get,* how much he can put into other lives instead of taking, *he finds himself supremely happy*—and sometimes wonders over it.

"Why do we put our mother before everybody else, think her the most perfect being in the world, our real queen? Ah! It is because she served; the love in her heart made her want to give and comfort and bless, and she wanted it so much that she cared little for what it cost of toil and worry, the sacrifice of time and pleasure.

"Then we take up the story of Jesus, how 'He went about doing good,' and we read His words: 'I came not to be ministered unto but to minister and to give My life a ransom for many.' This is just what we have been talking about, only on a bigger scale. This is what makes Him the King of love, because He is everybody's Servant and Minister. This is the way, the only way, to settle the trouble in the world; just the idea of giving instead of trying to take, just the Master's way of going ahead to see what we can *put into* the world to make it better and sweeter."

Altruism is a potential factor in success by contribution. What is Altruism? The doing for others when there is no expectation it will ever come back to you.

I was very much impressed by an incident that occurred the other day in Chicago. I was walking on State Street when I observed a woman moving briskly. A box was near the curb, on which box was a basket of apples and a card stating "Help a vet out of employment. Buy an apple. Five cents." There was no one near the box, but there was an empty receiver. The woman veered to one side, dropped a coin in the receiver and quickly disappeared. She did not take an apple. She did not want one. She desired to help some one in need. She must have premeditated the act. The veteran on his return supposed some one had bought an apple and had value received, and forgot about it. But the woman was happier all day because she believed she had contributed to the welfare of some one else. Success by contribution? Simple? Yes! She had her mental reward.

Demosthenes, a stutterer. Who ever dreamed that boy would contribute by his oratory to the delight of real students all along the centuries? Not one living in his time who sought success by acquisition is remembered now, but Demosthenes influences thought, imagination, initiative today by his contribution to the mental wealth of the world. Read again his oration on "The Crown," the greatest effort and triumph of Greek eloquence, and understand why by common consent of ancient and modern times Demosthenes stands preeminent. But at what a cost of struggle, study and will power! Who now mourns the years of effort to overcome the handicaps, and to develop the gifts of oratory, as well as the capacity to think the thoughts we now so applaud? Success by contribution.

In working for others there is an incitement of interest, a thrill, rarely found in working solely for oneself—this gives zest to life, keeps one young, stimulates, keeps from ennui.

Let us keep in mind Basil King's definition that "Success is the full expansion of myself in work for the common good."

Success by contribution "would produce not so much a nation of rich men as a nation of great men. It would produce rich men too, but that would be incidental. The main reward would be in character."

The gain in self-respect—how that would be augmented! How one can enjoy life as he adds to the joys of others. The thrills of relieving distress, of encouraging the young, of ministering to the aged, of easing the footsteps of the weary—are these not rewards greater than the knowledge you have added thousands of dollars to your hoard?

Success by contribution is open to every one. Success by acquisition is possible only to a comparatively few. How many are there in the entire United States who possessed of the spirit of acquisition have really achieved such success as to receive much recognition? You know some—and I know some—but really the number is small.

What is there to inspire one in the daily humdrum of life when the only effort is to increase the pile, to add thousand to thousand merely for the selfish gratification of knowing the number of thousands is increasing?

I once said to a wealthy citizen of Chicago, "I hear you are still adding to your millions." He replied, "I can still count them," and counting them is his only reward.

All through the Scriptures God teaches clearly the duty, the privilege, the blessing and the advantage of systematic, proportional, free-hearted giving. God recognized the far-reaching influence of this principle of contribution in the: development of character, clarifying the judgment as to the things that are worthwhile, broadening of the vision to see opportunities for usefulness, increase of love with all its attendant sweetening of life, as well as, and superior to, the financial results, which time and experience have demonstrated, abundantly flow from the practice of success by contribution, instead of by acquisition.

Starting in the 4th chapter of Genesis where God "had respect unto Abel and his offering," on down through the lives of Noah, Abraham, Jacob, and on through the Old

Testament, the Bible teaches plainly and clearly that one-tenth of all our income belongs to God. Nineteen hundred years before Christ came, Abraham gave Melchisedec, priest of the most high God, a tenth—"The tenth of the spoils," Hebrews 7th chapter, 4th verse, says. Why? He must have believed that one-tenth of man's income belonged to God. Who taught Abraham this? Did not God?

Genesis, 28th chapter, tells how Jacob made his vow to tithe. Why? Why the tenth? He must have learned from his father Isaac, or grandfather Abraham, it was the will of God. Doubtless they had set Jacob the example and he was simply following in their footsteps.

The Bible is just as definite in teaching that one-tenth of all our income belongs to God as it is in teaching that one-seventh of our time belongs to God. The tenth is His as a matter of right, of justice, just exactly as our income tax belongs to the government. We do not quibble nor hesitate as to paying our income tax. We simply take it as settled it must be paid.

Why not recognize the law of the tithe just as definitely and then go on the higher level of stewardship, not because we ought to, but because God invites us to and thereby we can reach our largest usefulness—and also, our largest development.

Selfishness assassinates happiness. I can't explain it, but you know it is true.

One of the most unhappy old men I ever knew was a man of very large wealth, but because he could not cheerfully give of his surplus, he became morose and lived for years thinking he was not appreciated or loved.

In a conversation with another man rated between twelve and fifteen millions of dollars, I spoke of the years going rapidly. He turned on me, vehemently saying, "If you can turn back the wheels of time twenty-five years, I will give you a bigger subscription for Westminster Presbyterian Church than any one ever thought of giving." Years before that, I had asked him, "Why do you keep up the struggle?" He had replied, "The joy of accomplishment." But that paled as he neared the day when he must leave it all.

The happiest old man I ever knew died some years ago—William Henry Eustis. Why was he so happy? Because years ago, when he was in the prime and vigor of his manhood, he gave his all that crippled children might have the best possible care and be made just as comfortable and happy as possible. And since then, his constant effort had been to increase the amount so given. Forgetting himself, his sufferings and his limitations, his thoughts were continually for the welfare of others—and the result was his own heart was warmed, his own life was filled with joy, his face fairly beamed with happiness, and his wrinkled features became beautiful indeed. He was happy because he had learned the joy of giving. With him success came by contribution, rather than by acquisition. He recognized that service is the greatest commitment of life. He had caught the spirit of the Master who said, "Let him who would be great be as one who serves." Happiness came to Mr. Eustis because his life was consecrated to accumulating that others might be helped. He caught the reflex benefit because of the inward consciousness his life was of use and a benefit to humanity.

What a powerful ingredient in success by contribution is enthusiasm—how it invigorates the individual as with buoyancy of hope he struggles on, conscious of the Divine assistance!

Cheerfulness is another element. Broader vision comes as faith penetrates clouds and woos on.

The reflex influences of success by contribution sweeten, purify, enrich life as one finds friends gripped to them by cords stronger than steel—and in such friendships is success of a very high order, for the fellowships and comradeships of life help to make life worth living.

But more important than that is the fact he loves the church of God most who has put most of himself into it, and God verifies His promises by contributing the "peace of God" which gives assurance of the life here and the life to come.

TITHING AND STEWARDSHIP

Synod of Minnesota, October 12, 1927

It seems almost foolish to come way down here, taking a whole day for the round trip, to talk twenty minutes to you, when among you are so many who are so much more competent than I to speak on this topic. Only my intense conviction that the Presbyterian Church ought to take definite, positive action leading to the development of the practice of tithing, is responsible for my accepting the invitation.

As I understand the Bible, it teaches plainly, clearly, that one-tenth of all our income belongs to God. The Bible is just as definite in that as it is that one-seventh of our time belongs to God. The Bible further teaches that not until we get beyond the tenth are we giving to God. The tenth is His as a matter of right, of justice, just exactly as our income tax belongs to the government. We do not quibble or hesitate as to paying our income tax. We simply take it as settled it must be paid—and every well-managed corporation each month sets aside a reserve of one-twelfth of what it estimates will be necessary for its income tax.

The fact of the income tax has been a blessing to many, in that it has compelled more careful bookkeeping, because now everything must be correctly recorded in order to prove clearly to the Government examiners not only the honesty of intention, but the correctness of the records.

God did not need the tenth—does not need it now—for all resources are at His command. But He knew we mortals needed to be taught thrift, intelligent business methods, correct principles of finance—and He wisely laid down the law of the tithe for our sakes, knowing that obedience to that law would be of inestimable value to His creatures by developing their business capacity, their reverence for law, their practice in practical every-day business methods. And it can be proved that many who have been consistent, conscientious tithers have so developed their business capacity as to thrive and prosper financially, far beyond what they did before they became tithers. It can easily be explained. The honest attempt to deal justly with God taught them to be careful in accounts; taught them to plan thoughtfully their financing; taught them to weigh the value of money; taught them to make better use of their time; and, of course, the result was larger income, more judicious spending, and balances greater than before under shiftless, thoughtless, careless methods.

Ministers, you can preach tithing as a cure for ordinary poverty—as a preventive of homeless old age—as a sure recipe for securing a home and a comfortable degree of affluence, provided the tithing is purely because God directs it and invites it.

But I do not like to place much emphasis on that line of thought—although it is worthy of very careful consideration. I like better—far better—the idea of tithing because God suggests it, desires it, teaches it, inculcates it in various ways—and we, His children, ought to eagerly seek to do His will in this, as in everything else.

Conscientious tithing will be a means of grace to us. We will grow as Christians under it. It will drive us to the throne of grace for wisdom in deciding many questions. It will incline us to seek the Divine blessing in our business undertakings. It will make us appreciative of God's blessing our efforts. It will broaden our characters and widen the horizon of our vision, as we contemplate the importance of our efforts. It will dignify us as we recognize we are partners with God—and that our every venture is attempted after seeking His guidance and asking His cooperation.

Ministers, if you are wondering how best to help your people to higher spiritual levels, I suggest you consider whether instruction as to Biblical tithing may not be a very helpful source for spiritual vitalizing. Tithing is putting evangelism into action—tithing is vitalizing our consecration so it becomes concrete, definite, tangible, instead of a mere utterance of words.

May I be a little personal here today, for I am talking, not to the press nor general public, but rather to a group of whom most are my friends?

I was taught as a child never to let a collection plate pass without putting something on it—it was the development of a habit in the child my parents were seeking for. Leaving home just after sixteen years of age to make a living for myself, I kept up the habit and honestly thought I was doing pretty well. Somehow it occurred to me to keep track of the amounts—at the end of a year I was ashamed to find how little it amounted to. I had believed I was giving more. Many people suffer the same delusion—they really think they are generous because they have no record and guess their donations bulk larger than they do. Right here is one splendid benefit of tithing. It compels two habits—one, the keeping careful records of income; the other, the keeping careful records of expenses and especially of benevolences. Many persons would be shamed into giving more if they knew how little per annum they are actually giving.

Well, I began to tithe. I do not see how any one can long tithe prayerfully and conscientiously without getting on the higher ground of stewardship, which means giving more than a tithe. After awhile, wife and I reached the point where at the beginning of the year we would set aside a definite amount to be given that year. That is a splendid custom or habit, and I would like to commend it to every one. Then there is no struggle when the question of giving arises—it is simply how best to divide the amount, and one always has a fund from which to give.

That worked well with us, and we enjoyed it—until there came a year when everything seemed to go against us. How the losses did follow each other—and when the new year began, wife and I looked each other squarely in the eye and asked if we had anything to give. Did not everything belong to our creditors? Would it be honest for us to give that which belonged to others? For weeks we hesitated and prayed—until one day we said we would for that year set aside the same amount as we had the year before and ask God to make it possible for us to give it to Him; we agreeing to regard it as a debt we owed God until we could pay it. From that very moment God blessed us. A turn came in our finances, and it just seemed as if everything began to come our way. We had met the test. No one can ever say to me that God does not honor His own promise, "Bring ye all the tithes into the storehouse and prove me," etc. We met the test imposed on us. He met the test thereby imposed on Him.

It is a matter of regret to loyal Presbyterians that our Boards cannot develop their work more rapidly—and frequently the blush of shame comes as we hear of deficits and reduced budgets. If all Presbyterians were practicing tithing, the funds would so pour into the treasuries of our churches, our boards, our colleges, our hospitals, that we would be compelled to hunt for new avenues of activity on which to expend the surpluses. But far more important than that would be the reflex benefit to the givers who would have grown in all Christian graces. Is it not fair to assume that growing as Christians they would extend influences over their associates and others which would lead many to take on the Christian life, and thus a genuine revival develop that would expand the number, the influence, the prestige of the church?

You believe all that has been said. Every minister here believes in tithing. If I should go through these aisles and ask each one of you, I believe every one would say, "Certainly, I believe all this." But are you teaching it to your people; are you helping them to form the habit; are you inculcating it in the prayer meeting, the Sabbath School, the Missionary Society? Are you sold on the idea? It is one thing to believe intellectually; it is a very different thing to let that belief stimulate you into action, continued, persistent action.

Sure, there will come disappointment in getting results. Opposition will develop—possibly some will seek to undermine your efforts. But does that excuse you? If you are a consecrated Christian, have you a right to say, I will preach and teach the ten commandments and certain other things, but I will soft-pedal on tithing and stewardship. True, the Bible teaches them, and I believe in them theoretically, but pressing them will get me into hot water, and I will do as I have been doing, just forget them.

Is that honest? Can you expect God to bless your ministry if you withhold part of your service? Is it not your blessed privilege, and also duty, to preach a full Gospel? And if, in the spirit of the Master, you seek to train and develop in your people all Christian graces, can you not honestly expect Divine wisdom will come to your aid, and you be given tact, judgment, good sense, so to present the matter it will not create unkind antagonism?

A Lutheran preacher, unknown to me, from Central Minnesota called on me one day to tell me how he was failing to develop his flock. Some of them were close, tight-fisted, penurious, and he couldn't get them to loosen up. He was about ready to leave that field. Every church nearly has just such members. They have developed those habits and no human being can change them. Don't worry about them. Your hope is in the younger members who are open to suggestion, to counsel, to spiritual instruction.

Oh, so much depends on your methods, on your method of approach, on your helping them to the Biblical view, on your revealing to them that God means it for the good of the people and not for His own benefit at all.

It is so easy to antagonize by trying to force views on others. Many rebel if they think any one is trying to compel them to belief or action. Quiet talking with individuals was often Christ's method of winning allegiance. I have known ministers who made this their best method of getting hold of young people.

Pulpit instruction is necessary and you can in dignified utterances seek to instruct your congregations. If this is wisely and prayerfully done, it is almost certain to lead some to desire to talk with you, and then you can select certain ones you can influence to begin the practice. They are almost certain to tell some others, and thus a start can be made. Intelligent, helpful follow-up work in pulpit, prayer meeting and elsewhere will keep the question burning in the heart and on the conscience of others, and in time stimulate them to decision. But do not get discouraged—and do not expect important results from one sermon. We business men believe in "follow-up" methods —and I commend that idea to you. Everlastingly at it, is the method of successful business men. Ministers need the same dynamic in order to get results. God is not in a hurry, but He never ceases in His efforts for humanity. He never grows impatient—and is wonderfully tactful in trying many methods of winning individuals. Imitate Him and smilingly, cheerfully, keep presenting the subject of tithing in one way and another. Let people laugh and say it has become a hobby with you—you can reply by saying you believe in an all round Christianity that controls the pocket book, as well as the tongue, the hands, the feet, the head of those who call themselves Christians.

Brethren, have you ever studied tithing? I mean tried earnestly to analyze God's teachings of it; tried to discover the genesis of His thought in suggesting it; sought to follow His mind in the ramifications of the habit of tithing; have you ever thoughtfully and earnestly meditated on the effects its practice would produce on the heart, the conscience, the life of individuals? I don't mean thinking in the casual way you read a newspaper—I mean boning down to the study of the subject as you used to get down to a real study of Greek, if you ever developed a love, a passion for Greek as some ministers have.

If you will thus study tithing you will become enchanted—thrilled—filled with wonder why so few ministers lay hold of one of the most effective weapons God ever suggested for lifting His children to higher levels of spirituality, and also to greater, broader material prosperity. Won't you begin thus to study? Lay aside prejudice; seek only to learn the will of

God; endeavor to broaden your views of life by fathoming the Divine plan as to worldly management, and God will reveal to you marvelous methods for human practices.

Keep in mind that the Bible is the best source for information, and God the wisest instructor, and on your knees the real place to seek the aid which can come only effectively from a Divine source as you seek to learn the will of God in the important, interesting, fascinating study of tithing and stewardship.

A LAYMAN'S VIEW OF HOME MISSIONS

The one thing America needs is Christ. The task of Home Missions is simply the giving of Him to America. The responsibility does not rest upon the minister alone. It is the business of every disciple.

This address was delivered by Mr. Geo. D. Dayton at a recent conference of the home missionaries of Minnesota. It was the earnest request of the conference that the address should be put into print for circulation.

W. R. Harshaw
Superintendent of
Home Missions of Minnesota

"Go ye into all the world and preach the gospel to every creature," has long been the foundation for Foreign Mission appeals, and properly so, but is there any reason why we should not stand on that same foundation as we face the problem of Home Missions? Certainly the Christ of Galilee was just as eager for the salvation of the fishermen of Galilee as for the Greeks who said to Philip, "We would see Jesus."

Nowhere is the gospel of Jesus Christ more needed than in the sparsely settled rural region where neighbors are far apart and families often go days without touching elbows with any of the human race; or in the lumber camps far back from civilization where the only link connecting with the better life is the sky pilot, the Home Missionary, who, by his life of unselfish isolation and his tender messages and fraternal acts, reveals the genuineness of the Christian religion; or in the straggling village where, not far from the saloon, the postoffice and the blacksmith shop stands the little chapel with its spire pointing to the sky and reminding passers-by of the higher life and the way to attain unto it.

Blessed is the man who can go to such fields and faithfully till them, steadily sowing seeds of righteousness, confident that the God of harvests will bring to a fruition in saved souls, regenerated lives, happy homes, noble characters. Do you home missionaries need sympathy, fraternity, appreciation? Yes, you do, and you have it from very many who recognize your self sacrifice, your heroic efforts, your patient toil, your splendid consecration of ambition and of life to making the desert places to blossom with the evidence of His saving grace.

God bless you in your great work. The words I speak tonight indicate something of the importance I attach to your ministry of love.

What is the message?

That Jesus Christ came into the world to save sinners; that all are sinners; that all can be saved by a simple acceptance of Christ and of His plan for their salvation.

Nothing complex, but how few comprehend it until someone helps to open the eyes of the understanding. Occasionally someone is saved by grace when all alone, apart from others—but ordinarily there is some human agency employed to make clear the way of salvation, to point the way to the Christ, to reveal truths hidden from the world, to encourage the seeker after truth who really desires to find the Saviour from sin.

Therefore, God has called certain ones to be His ambassadors, the revealers of His loving thought and generous plan for the salvation of the race. You hath He chosen. Are you worthy? Have you been emptied of self? Are you filled with the Christ, full of love for humanity, thoroughly consecrated to the great work of bringing men to the cross for forgiveness and for strength to live clean lives, yea, Christian lives? If you are not ready for the tremendously responsible position of minister in connection with the eternal verities, then you cannot hope for success until you first are fired at the altar of absolute consecration to His will and plan. If you have completely put yourself and all your powers on the altar for His service, I do not believe your work will be in vain. Success will crown your efforts. What measure of success is for Him to decide. It is enough for you to be faithful, to be diligent, always to seek to know and do His will, leaving the results for Him to look after—assured, however, that some valuable results will follow faithful, conscientious, intelligent, tactful service.

Do not be drawn aside to fritter away time, strength, talents on non-essentials, except as they can be made helps in winning souls to Christ, for it is necessary to keep uppermost the thought that the great thing is to bring men to salvation.

In these days there is so much that is splendid in philanthropic efforts, noble in social uplift plans, attractive in educational schemes that before we know it we find we have obscured and smothered, without intending it, the essential, the all important fact of man's redemption from sin as necessary to salvation.

Don't misunderstand me. I am talking to ministers, and I want to impress you with this thought, that the greatest work in this world is to bring men to a conscious acceptance of God; the next most important work is to train them to be useful Christian workers. All else is of less importance although it may be helpful toward the desired result.

Build character.

No body of men has equal chances with ministers to build character in those about them. Home missionaries who are in rural fields have little competition from public libraries, concerts, art galleries, lectures, etc. You must build from the bottom up, the local school and the church being almost your only aids. What a chance for initiative, foresight, vision. The greatest possible opportunity to demonstrate your capacity and ability to inspire human beings to aspire to the things that ennoble and make strong characters. It is your privilege in the rural parish to mould the character of the entire community—you can influence to better farming, to neater housekeeping, to cleaner homes, to more intelligent training of children, to more honorable merchandising, to higher civic ideals, to more generous and fraternal neighborly relations. The minister can be and ought to be the leader of rural communities, for generally he is the one of broadest education and so qualified to suggest and inspire as he leads the people to work out his ideals of life and character. What a field of opportunity for the man with a vision!

What about your elders?

Are you helping them to be useful, intelligent elders—to be thoughtful for the church—to realize that their lives can count in the redemption of other lives from sin and that they ought to be leaders in all good works?

Do you get along side of your elders in such a way as to prove the fraternity of Christian brotherhood? Never mind if rebuffs come. Forget them. Overlook them, or, better, don't see them. Your elders will be largely what the ministers make them, if the ministers suitably strive to carefully mould them. Too many ministers don't try and the result is an eldership not strong for good works.

The Presbyterian Church is very weak in her eldership. I did not say the elders are weak—they are not. Look over the lists of names and you find many of the strongest men of their respective localities, the peers of any as financiers, lawyers, physicians, business men of various kinds, first class farmers, technical men, educators—but when it comes to their duty as elders, they have not been trained by their pastors and therefore they do not know their high privilege and are not the forceful men in the church their qualities and standing in the world would suggest. Pastors, it is for you to study your elders, to so fraternize with them as to draw out their talents for consecration to the church and the great work of the church in the world. The Presbyterian Church has lost tremendously because its elders have not been utilized. You say they hang back—certainly. Few incline to push themselves, but very many can be influenced by a pastor who has been tactful in winning their love as well as respect. You can win their respect by your sermons, but you will win their love only by the personal touch, your life flowing in channels alongside of theirs, thus developing fraternity of thought, sentiment and desire until some day you have gripped them to you by the cords of love in a friendship that will be eternal.

There is another side to this thought of developing the elders. Possibly intimate association with them will help develop you along lines that will make you broader men, larger men, men of wider vision. To be a successful pastor of men, you must be a manly minister—to be that, it is necessary for you to mingle with men; to so get their view points that you will see through their eyes. As you learn of their responsibilities, activities, aspirations, temptations, disappointments, failures and victories, you will be better able on the Sabbath day to preach helpfully because sympathetically and with intelligence as to their daily life and daily need. Thus you will be helped as your own life grows richer and more capable of inspiring others.

In some of the weaker churches, there is a lack of material for elders and this places a heavy load of responsibility on the pastor. Let me make a suggestion that may help some one of you, or more. The speaker, when a lad, united temporarily with a country church where there was only one elder, and he over seventy years of age, and everything was very dead. That winter we held some prayer meetings and the church was quickened. When spring came and the speaker was eighteen years old, he was elected elder because there was no one else to choose. May there not be some young men in some of your churches who can be used to advantage and not injured by such elevation? Think it over carefully. Don't act hastily. Coach your young men. Develop them in Sunday School and prayer meeting—fraternize with them and some of them may become very valuable assistants in church work.

There is one aspect of Christian life that is so thoroughly practical that I wonder every minister does not urge it upon his people until all except the incorrigibles adopt it—tithing. No Christian life has reached its full fruition in this world until tithing is practiced. The moulding influence of tithing, the enlarging of spiritual horizon, the development of personal consecration, the strengthening of individual character, the growth of the Christian graces in those who consistently tithe, are so patent to all students that we wonder why the pulpit is so reluctant to present the Bible views of, and encouragement for, a habit that has everything in its favor and naught against it. Your duty to your flock, of which you have been made the shepherd, is not fulfilled until you have faithfully instructed them that the same Bible which says, "Remember the Sabbath day to keep it holy," also says, "Bring ye all the tithes into the store house and prove me now herewith, saith Jehovah, and see if I will not pour you out blessings," great and innumerable in the daily life, in the family life, in the spiritual life of everyone who conscientiously obeys in all parts.

You will need great tact to so present this important truth as not to offend and antagonize those you desire to help. Go at it carefully and prayerfully as God enlightens you after careful study of the Word.

A great and glorious mission is yours, Home Missionaries. The world needs God and it is your high prerogative to interpret Him to all mankind. Humanity needs a Saviour and it is your mission to reveal Jesus Christ as the Saviour for all who will accept Him as such.

Men, women and children everywhere need a comforter and you can direct them to the Holy Spirit sent of God on the special mission of cheering the despondent and inspiring the discouraged. Everyone needs the bread of life and the water of life and you can go forth as the interpreter of God's Bible, revealing how it becomes the staff of life and the source of strength, physical as well as spiritual. Is there any mission or calling in life that equals yours? Nay, verily, not one. You can magnify it and make it the greatest vocation on earth, or you can shrink it into a comparative failure and belittle your Lord in the estimation of those who know you. Which will you do?

I have no knowledge of anything that equals being an ambassador for the Lord Jesus Christ—no honor of earth can compare with it when one is thoroughly consecrated and fully alive to the obligations and privileges that accompany the holy calling. But, oh, how you need divine wisdom to walk worthily of your high profession. You ought to be the humblest as well as the proudest men on earth.

Do you say your congregation is small, your opportunity therefore limited because of the few you can touch. Who is there in your parish? Do you know them, every one? There may be one there equal to more than ten thousand ordinary mortals. You can't tell. Some uncouth boy, some timid maiden may by you be roused to a self assertion that will lead him or her forward to tremendous activity in the conflict between sin and righteousness, and develop into a soul winner on a scale equal to Moody or Finney or Hammond. The dormant potentialities, the possible potentialities of those in your parish are an inviting field for your utmost endeavor of thought and effort. Only eternity will reveal the results, but God will note your honest endeavors to do your best.

Has it ever occurred to you that you are the men who are maintaining the large city churches—that the small churches are the feeders, the source of supply, that strengthen and furnish the new blood so necessary to keep alive Westminster and House of Hope and other similar churches? Statistics prove that the large city churches draw from the rural and smaller churches a very high percentage of those who become the active leaders, the reliable workers, the staunch supporters of their pastors. Hence to you, pastors of smaller churches, belongs a large share of the credit for the splendid results secured by the metropolitan churches. You trained their best workers.

The war over, we face the period of reconstruction. Every thoughtful man feels awed by the magnitude of the problems confronting the nations—many wonder if there is to be a time of testing Bolshevism, socialism, other isms, only to prove their utter lack of the features necessary for the permanent upbuilding of the nations. May I say that the Bible and the Christian religion are the only foundation for permanent peace? Righteousness will exalt nations. The Golden Rule is the divine suggestion for adjusting all questions between labor and capital. The altruism of Jesus Christ far surpasses any ism ever suggested by man for the daily life of human beings.

If this is correct, then you men as ministers of the living God have the unspeakable privilege and the abiding obligation to present to the world the divine solution of the problems that now confront us all.

If only the world would accept the Christ and live according to His teachings, what a glorious world it would be—free from sin, from selfishness, from all bestiality, full of altruistic efforts, throbbing with demonstrations of brotherly love, the brotherhood of man vitalized by the spirit of the Christ. An inspiring picture! To be realized only as every one does his share toward its realization.

Let's do our part whether others do or not.

AUBURN THEOLOGICAL SEMINARY

February 21, 1907

It seems presumptuous in me to stand before you and expect you to listen to me. I am only a plain business man who left home at sixteen years of age and have been educated by rubbing up against humanity in the great world around us. I was telling Dr. Stewart one day what I thought men of the world want from the minister and he said, "Come and tell it to the boys just as simply as you have told it to me." And now, just let a message come to you out of the pew.

You are studying to fit yourselves for usefulness—delving deep into many books and storing up knowledge to draw from as the years go by. Gentlemen, the greatest of all books is the Bible, and while I take off my hat to Hodge and Smith and Beecher, I assert with their approval that the Holy Spirit is the Great Teacher and if you want to know what the Bible is and what it contains and what it teaches you must be taught by the Holy Spirit. Then your knowledge will not be superficial, then your utterances will have power and influence and be attractive. You will not win many souls to Christ unless The Book is the object of your profound love, your deepest respect, your most intense study. The Bible is the word of God to man and unless the Holy Spirit makes clear to you the message, how can you teach mortals the way of life?

Oh, men! don't go into the ministry to earn a living, but to save souls. Go, as Christ's ambassadors, with the message of salvation, the story of the cross, the promise of eternal life on one condition—the acceptance of Jesus Christ and Him crucified. That message will fall flat unless you have had a deep consciousness of sin, of your sin, of the forgiveness of your sin, of God's acceptance of you, through the sacrifice of His dear Son. You must have an experience of your own and you will not get that, ordinarily, in the class room, or in the prayer meeting, or in the church, but in the quiet hour when only you and God are together and the Holy Spirit draws near to reveal to you yourself and you sink in despair at the sight and cry mightily, "God, save or I perish." That cry of anguish never falls unheeded on God's ear and as God draws near in the forgiveness of your sins there will come to you such a consciousness of his love that you will look up in adoration crying, "Abba, Father." Oh, my fellow men, your ministry will be hollow and barren until you have felt and known in your own experience the redeeming love of Jesus Christ as his blood has been applied to wash away your sin.

I know some talk about conversion coming gradually and unconsciously, but when sin is forgiven and from the depth of conscious sin you look up to see the Father smile in forgiveness upon you, you will never forget the hour, and you will be a changed man. Life will then be a tremendous reality and dying souls around you will be seen to have a value never before realized.

Young men, if you have not already had that experience, seek it; and don't be content until you get it. The pulpit today has very little power with men (and note that I use the word men), because so few in the pulpit have God's view of sin and God's idea of the need of forgiveness. The pulpit tries to satisfy the pew with science, with literature, with poetry, with many beautiful and high sounding sentences, but the hearers go away wondering why they are not satisfied, and the pulpit wonders why the pews are so empty and the prayer meeting so neglected. Gentlemen, it is because the pulpit does not today bring to the pew the message of salvation and the people go away hungry—they have asked for the bread of life and the pulpit has too often given them only the stone of worldly knowledge. All over this land are many glorious exceptions to these statements, but you will recognize that I cannot take time to speak of the exceptions, but must speak in general terms.

I speak whereof I do know, when I say that we business men are hungry for the Word of Life. Burdened and tired after six days of strife and struggle in the busy world, we come up to the Sabbath, which is God's day, and we go to God's house to listen to God's minister in the hope of hearing a message from God—but the minister delivers a talk inspired by the world and full of the thoughts, ideas, doubts of man. It is not a "Thus saith the Lord" and the disappointed business man goes back to his home asking, "What's the use of going to church to be fed with the husks of worldliness?" Does this sound harsh? I know it to be the experience in many a church. Shall it be in your churches? If not, then you must be much in communion with the God of all knowledge who alone can reveal to you Himself and give you a message of salvation, of power, of helpful love to needy men. You will thus accomplish results in the upbuilding of His kingdom, just as sure as He fulfills His promise to honor His word. If His is the message, then His will be the responsibility for the results. But be sure that the message is His and not simply yours. To your knees, men, if you wish to be God's witnesses, God's messengers. And He said unto them, "Come ye yourselves apart," and having taught, He gave to them the bread of life and sent them out to distribute to the great multitude thronging all around.

Brethren, I believe in the full word of God, from its opening to its closing verses. And let me tell you that when you try to pare it down you lessen its hold on the world. It needs no apology from you. It needs only to be understood by you, then you can explain it to others; but you cannot understand it except as the Holy Spirit is your teacher and you study it prayerfully and on your knees.

Let me add that we business men despise cant and we don't enjoy a long face. If you have been saved you know it and that knowledge ought to make you very happy and you ought to go around distributing sunshine. I shall never forget how one day when I was passing through a fearful ordeal that tested my faith, tested my nerves and tested all the powers of my body, my pastor drew near, simply took my hand for a second, whispered, "I am praying for you," and was gone. He discreetly saw it was no time for more words, but oh, how he strengthened me for the conflict.

At another time when a severe mental struggle was on, too earnest and too deep to mention to a human soul, my wife, somehow scenting the battle, came into my library, pressed her lips to my forehead and said, "I don't know what it is, but God will give you the victory," and vanished. Angels' visits. May you be angels of joy, ministering spirits to many a fainting, weary one. The Word of God—it shall not return unto him void—may it through you have power with men as he enlightens you to use it.

And now let me say to you that some ministers do even better work outside their pulpits than in them. It was my privilege when a boy to have Henry A. Nelson as my pastor —and it has been my privilege, this morning, to stand beside his grave in yonder cemetery and there renew my consecration to the cause he so much loved. He was strong in the pulpit, clear, spiritual, helpful, feeding his people the bread of life—but his greater power was when laboring with individuals. How often did he say, "George, I am going to take a walk at nine tonight and wish you would go with me." Or, he would come to the office just before I would start for lunch and walk up with me; or "I like to walk before breakfast and wish you would accompany me tomorrow at six A. M." I did not understand it, but he was getting my confidence, my love, my respect as he came down to my level and strove to lift me up toward his. (Men, there is a great truth for you there if you will grasp it.) How many boys he helped in just such quiet ways—and, oh, how he helped us by his pure talk, his manly enthusiasm in all that was good, his lofty ideals. There was no sanctimonious air, but somehow we thought he was our friend and unconsciously we drank in of his spirit and came to believe much as he did. All over this land are men thus moulded by him.

Do you remember how Jesus taught Nicodemus all alone—how He took time to win the woman by the well? Don't neglect the pulpit, but remember to do the individual work and I venture the prediction that you will win more souls by quiet methods with them alone than by public utterances in the pulpit or from the platform. Your pulpit efforts must be strong in order to build up the faith of your people and to strengthen them in all good things, but more souls are born into the kingdom away from the crowd.

Don't envy the men who are constantly being asked to attend conventions and to speak from all sorts of platforms—they have their reward in a tickled pride, but few of them are soul winners, and their churches are generally simply religious clubs lacking the felt presence of Almighty God.

"God moves in a mysterious way His wonders to perform," and He gives His seal of approval most frequently to the quiet ways that the Holy Spirit seems to prefer. He will lead you into the light if you want Him to and a full, complete consecration of self with all your powers to His service will be honored by Him—but don't let Satan influence you by a desire for the world's applause to ever swerve from the straight and narrow way. Many, many ministers have mistaken notoriety for power—(I want to repeat that, for I think it very important for you)—many, many ministers have mistaken notoriety for power, and under its fascination neglected the quiet hour which is the source of real spiritual power. May God reveal to you the full Gospel. May the Holy Spirit teach you the full Gospel. May you both preach and live the full Gospel, faithfully, tenderly, persistently, unswervingly, clear through to the end of conscious effort, and the crown of God's hearty approval shall be yours.

LEADERS

Macalester College, June 13, 1923
Occidental College, March, 1924
Camp Warren, July 8, 1928

Next to the need for God, I think the greatest need of the world today is for Leaders—persons qualified and competent to wisely guide, direct, lead their fellows to better thinking, cleaner living, saner methods, more altruistic efforts.

From everywhere comes the call for Leaders—from all the suffering nations of Europe; from all sections of our native land; from all the haunts of business; from our churches, our universities, our schools of all grades; from all the professions and from every department of human activity is the steadily increasing call for Leaders, more and better Leaders. Who are so well prepared to listen to this cry as college graduates, and who ought to be as willing as you to continue the study, and ascertain the efforts necessary to equip one to become a Leader in some form of activity?

It is easy to go with the crowd—easy to think, talk, act as those around you do. None of us likes to be thought peculiar, odd. It is so much more comfortable to just drift with the multitude. But, did you ever think that the crowd is carried along by some one's brain? That some one is influencing it, perhaps using it for selfish purposes?

It takes nerve to come out from the crowd and be willing to stand with a minority or to stand alone—but when principle prompts to that then let every emotion of your being strengthen your will to take the stand that conscience approves. Do not hesitate to set yourself against the crowd and stand above the average.

But why not go further still—why not become the brain to influence others? It is not enough to stand alone for wise purposes—why not become a leader with exalted, but practical, ideas; with motives that crystallize in the altruistic, the aesthetic, the sensible efforts to alleviate suffering, and sane methods for lifting humanity to a more healthy atmosphere of thinking and living?

How? you ask—it is not easy to answer, but let's think together for a few minutes and then you decide for yourself.

What are some of the qualities that combine to make for leadership?

First and most important is *Character*. Nothing can take the place of character—and no one ever will be long a leader to really higher levels unless he possesses a character that compels respect. Character includes honesty, truthfulness, integrity—virtues that are essential for leadership. Have a purpose in life. Cultivate the graces of character that will prove assets all along the journey of life.

Courage is a very important quality—the courage of the commonplace; the courage of the extraordinary, the courage that impels and propels in the surprises and emergencies that come to every one—the courage to do right, the courage to be just and to be generous in our thoughts, in our feelings and in all our relations with those about us; the courage that moulds enemies and quasi-friends into supporters and enthusiastic assistants.

Faithfulness is another quality. It is of tremendous importance that one places before his imagination correct ideals—ideals worthy of sacrifice to accomplish; ideals that will ennoble others; ideals that will bless the race. Having adopted such ideals, be faithful unto them no matter what the cost. Quit all the things that pull toward evil. Choose the environment that will lift your ideals; determine to be a manly man and live a clean life.

Another necessary quality for leadership is a *fund of information,* but see to it you develop not simply the ability to gain and retain information, but the more important quality, the power to weigh correctly, to properly analyze and thoroughly digest information so that yours becomes a well-balanced mind, and not one stored with facts so arranged as to mislead, mystify and confuse. "Much learning doth make thee mad" can often now-a-days be said with far more truth than when spoken by Festus.

Another necessary quality is *Efficiency* — the ability to accomplish things, to get results. Every associate or acquaintance of Sapiro has emphasized his extraordinary capacity for leadership—that faculty which enables him to inspire large groups of men and weld them into a fighting, homogeneous whole. Asked what qualities one human being has to possess to become a leader of others, Sapiro answered, "I have come to the conclusion that the gift of leadership is not so much a matter of brains as of intensity. If you are so completely saturated with anything that you think it and dream it and live it, to the exclusion of all distracting influences, nothing on earth can stop you from being a leader in that particular movement. But first you must have the vision. You must know exactly what you want to accomplish, and you must have satisfied yourself by a common-sense analysis that it is possible of accomplishment. Then, if you are really afire with it all, you are bound to be able to communicate your vision to others."

Do you ask Leaders for what, of what, to what? Let us get right down to every-day life.

Some one has said that along with the other great disappointments of the recent world war is the fact that no great leaders were developed, either in European countries or our own. No Washington, no Lincoln, no Grant, no Roosevelt.

How our national Congress suffers for lack of competent leaders!

How our State Legislatures fail to fulfill the hopes of many because adequate leadership does not appear!

Recent discussion as to the possible decline of the medical profession reveals the longing for more who will step to the front as students of the human body and elevate the ethics of the profession while so doing.

What does it mean when lawyers say, "Who will take the place of Root, Hughes, Taft in the legal profession?"

It has been said of some pulpit orators that "Popularity made them powerless," but who does not long for more preachers like Beecher, Joseph Parker, Phillips Brooks, James McCosh, Herrick Johnson, Edward Morris and others?

And who shall arise to take the places of Cyrus Northrop, Maria Sanford and James Wallace in the teaching profession?

Who will be the Florence Nightingales and the Frances Willards of this generation?

A recent editorial in a city paper spoke of the urgent need for farmers who would lead their fellow farmers to better methods of cultivating the soil, of caring for cattle, etc.

Bankers are anxious for men to head the great aggregations of capital, men who can be recognized as leaders for that profession.

We could continue and speak of all the trades, of the engineering problems, of every kind of activity if time would permit—leaders needed in them all.

Do you think of your limitations? Ask not as to those—but rather ask what is the limit of opportunity.

Handicaps? Yes, every one has handicaps, and there are many instances where those with the heaviest handicaps have achieved the greatest results. Make your handicaps stepping stones to higher attainments. Study to see what others have accomplished—let that inspire you to struggle as you determine to make your life a real factor in the uplift of the world.

Tunnel your obstacles or climb over them. Develop reserve power, build up a strong body, keep your intellect clear, don't befog your brain with cigarettes.

And whatever else you are, don't be a quitter — keep on trying to make the most of yourself and keep ever in mind that some day you are to report to God.

Do some of you say—"We have no desire for prominence in the state, profession or business. We prefer to do quietly in the home and the church." I answer, "The two greatest and most important institutions in the world are the church and the home, and those who assist in their strengthening and development are making themselves potential for the future welfare of our nation and nowhere else can you be more useful.

I must take time to mention "Motherhood"—that wonderful privilege, the mention of which fills the heart of every true gentleman with emotions of tenderness, awe and respect. I can wish for you women no higher privilege in this world, no more honorable vocation, no more far-reaching leadership than that you become Christian mothers; for it is still true that the hand that rocks the cradle influences the world. Would to God that all the women of today should value Motherhood, the Home, the Church as the great avenues for influencing, directing, moulding the future of this nation and the world.

The world cry is for Leaders to, and in righteous living, and here is where example counts tremendously in the influence it exerts—for no man can be a Leader in righteous living unless his own life is kept pure, true, sweet by the presence in the heart of Jesus Christ.

From the seat of government—the throne of God, the command comes to every man, to every woman, to every young man, to every young woman, "Come ye out from among them and be ye separate."

Wanted: Leaders in every department of life. Where will you take your place?

The world expects you to climb high.

Think it over tonight — tomorrow. Create an ambition. Determine to fit yourself to be somebody, to do something really worth while.

DOCTOR BUSHNELL

November 5, 1925

It is eminently fitting and proper we gather here tonight to recognize and emphasize the beginning of the twenty-fifth ecclesiastical year of the present pastorate.

Congratulations, Dr. Bushnell, to you personally; congratulations to Westminster Church; congratulations to the community, that the bonds linking us all together in such delightful fraternity have continued so long unbroken.

It is usually customary, is it not, to wait until the calendar marks the complete fulfillment of a quarter century of association before coming together to felicitate one another, as we do tonight.

And then usually regrets mingle with emotions of joy; regrets that each side has not been more faithful, more co-operative, more understanding of the others' conditions, and more zealous to all good works. There is a peculiar propriety in our gathering this evening, is there not, in that the scroll of history for the twenty-five years is not yet closed. There is opportunity yet for resolves to be more active, more consecrated to one another, to the great Head of the church and to the work He has imposed on us—and time to put those resolves into practice.

Is there not a harmony of suggestion between this gathering this evening and the utterances of the general assembly and the general council of our national Presbyterian Church?

The general assembly has summoned all the churches to special efforts along the line of Evangelism, and to more prayer that the great Head of the church will give a rich outpouring of the Holy Spirit upon all of us, stimulating us to renewal of consecration of all our energies to the great service of winning souls to Jesus Christ.

And the general council has suggested the slogan, "Lift the Level," urging the entire membership of all the Presbyterian churches to lift higher the level of our contributions; of the attendance at all gatherings of Sunday Schools, mission societies, Scout troops, prayer meetings and regular church services; and especially to strive to lift higher the level of spirituality by seeking a closer walk with God ourselves. All this with the hope that thus the churches may be more successful in attracting into the fold of the church many who shall become loyal adherents, and thus the level be lifted higher, decidedly higher, both as to the number of church members and the spiritual tone and quality of the lives of said church members. If Westminster Church, led by its pastor and all its official personnel, can respond to these calls to higher levels in every avenue of Christian activity, then there will be realized the hope that this twenty-fifth year of your ministry here, Dr. Bushnell, shall be better than any that have preceded, yea, a glorious climax for the well rounding out of the first quarter century of your life in Minneapolis.

Who shall say "Nay" to this program? Rather, does it not appeal to both the heart and the intelligence of every one present—and do not all of you say you pledge your troth to its accomplishment and ask God to help you each individually to do his and her part, consecrating your lives to larger usefulness and pledging yourselves to greater intimacy with the throne of grace?

And now, if Dr. Bushnell will for a moment close his ears, may I say to the members of Westminster that you are favored in having among you a real preacher of the Gospel. I do not know how it seems to you, but to me it seems as if the Doctor has grown spiritually in recent years. His messages tend to draw us nearer to the ideals set before us by the Messiah; and his heart seems to throb with a yearning for souls. You and I can help him by praying that he may have a steadily increasing passion to live and to preach the message of salvation.

It has been said I am here to speak for all the Presbyterian churches of the city, and to bring their congratulations and expressions of good will—and I so do.

But you will pardon plain words. Westminster is on a pinnacle so far as her sister churches of this Presbytery are concerned. In wealth, in numbers and in prestige you overshadow your sister churches. This entails both a duty and a privilege. There is a debt which wealth owes to those not possessing it; there is a debt which plethora of numbers owes to paucity of numbers; and there is a debt those enjoying prestige owe those less favored. Westminster owes it to all the weaker, less favored churches to be "big brother" to them. Less than that is not Christian. Westminster should study to strengthen, encourage, befriend all the other churches—and Westminster should be foremost in developing the genius of Presbyterianism in all the Northwest.

Permit me to bring forward just one more thought. As I observe Westminster there seems to be a tendency to neglect your young people. You have so many of them you simply seem overwhelmed and refrain from studied, intelligent effort to utilize more than a mere fraction of the available material. The result is many splendid people slip out of sight; Westminster loses their affectionate service; the cause of religion mourns their lukewarmness; their influence in the moral world dwindles and many who might be potential for righteousness drift into indifference. Here is a rich mine of ability to be tapped, explored, utilized.

Forget us older people—but cultivate the younger ones and win them to activity for Jesus Christ and for souls. Therein is a great opportunity to strengthen Westminster for the future, and to make the Presbyterian churches of Minneapolis more of a factor in lifting the level of civic righteousness.

God grant that the months just ahead may see us all renewing our vows to Almighty God so that, revivified by the Spirit Divine, this twenty-fifth year may be rich in the experience of all of us.

WESTMINSTER DINNER

November 22, 1933

We sometimes hear of boys bounding out of bed and jumping quickly into their clothes, but men who have reached three score and ten move more slowly—and when one has passed three score and fifteen years he is a little cautious about taking the perpendicular suddenly after having occupied the horizontal position. The other morning after throwing back the bedding I sat on the side of the bed a moment before getting on my feet—and fell a-thinking about sleep being similar to death. We go to sleep at night, forgetting everything around us, and wake up in the morning and start a new day. We go to sleep at night on the train, and wake up next morning in Chicago or Milwaukee and start out on the activities of the day. By and by we will drop asleep in death and wake up yonder—and then came to me those beautiful words: "Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love Him."

Beautiful words—precious thought.

The next morning as I again sat a moment on the side of the bed and thought over the experience of the preceding morning there came to me those other words: "I have fought a good fight, I have finished my course, I have kept the faith; henceforth there is laid up for me a crown of righteousness which the Lord, the righteous judge, shall give me at that day; and not to me only, but unto all them also that love His appearing."

Two-sided, isn't it? God has made wonderful provision in the beautiful home yonder, but—there is something for us to do here. I, you, must fight a good fight; I, you, must complete the course; I, you, must keep the faith—then can come, then will come the things God hath prepared, far beyond our ability now to appreciate or merit them.

The other evening, in my aloneness, something prompted me to open the drawer where had been put a lot of letters that came to me two years ago when I lay in the hospital—letters written by many of you, and others. There were two letters from George Stricker, great, big-hearted George Stricker. All your letters touched me deeply as they spoke of my coming back to be useful in Westminster; as they told of a need for me at Westminster; as they voiced a desire for my assistance in Westminster—and every one, I think, said you were praying that I might be spared for years of activity, etc. Do you wonder my heart was warmed as I reread and wondered how I can measure anywhere near up to those kind expressions?

Perhaps no one here but James Paige remembers James McCosh, the fine, great, all-round president of Princeton University. Not long before his death he appeared one day in the general assembly of our Presbyterian Church. Of course, an ovation greeted him. It is always customary when one addresses the assembly to begin with "Fathers and Brethren." As Dr. McCosh looked around he said, "I don't see many here whom I can call Fathers, but I do see many whom I can call Sons."

And so tonight, I don't see any here whom I can address as Fathers, while it does seem appropriate to say Sons. But C. C. Webber uses a word I like still better. Occasionally Horace Hill and I call on Mr. Webber to ask his help for our local Church Extension Board—and as Mr. Webber benignantly smiles on us he says, "Well, boys," etc., and that word "boys" just thrills me. So tonight you and I are boys and girls together, one big family with Westminster as our mother—Westminster tying us all together with the bond of Christian fellowship.

And she is calling us to service, asking for our loyal support, inviting us to Christian growth while we exercise our various talents in extending the scope of her influence.

Westminster is starting out on a new era. The past is a closed book. Our faces are to the future—and the future of Westminster will largely be what you in this room make it.

Oh, what possibilities there are. What opportunities for you and me to grow as Christians. How many who can be invited into the family of Westminster. How many who through us—and through Westminster—can learn the way of life, the Christian life.

What a power for righteousness our church ought to be in this city. How many young men we already have who should be coached and cultured in Christian work. And many of them really desire to be set at some form of church work. Get them started in the Sunday school, in the prayer meeting, in Scout activities, as deacons, as ushers, as members of the choir.

Is there some place in the city or suburbs where a mission Sunday School can be started and grow into a church, as Riverside has? What training for Westminster youth Hope Chapel and Riverside used to be.

Help Dr. Boddy to think of various activities that will afford opportunities for Christian service, remembering that service is the greatest commitment of life and that one can grow in the Christian life, as well as in the physical life, only by exercise.

The word pastor is very dear to me. My first pastor was with us the first sixteen years of my life—the second one from seventeen years on. How I loved them both. I still keep letters from them which I prize. I recall a sermon preached fully sixty years ago by the first one, intended to help those who had grown cold religiously. He urged such to be faithful to the externals; faithful in attending church services; faithful at the midweek meeting, faithful in reading the Bible daily, regular and persistent in secret prayer and he expressed the belief such faithfulness would be rewarded by a conscious closer walk with God. That sermon is still an influence in my life.

I recall a certain night spent in Pittsburgh, Pennsylvania. A family there who knew of the tender relation existing between my second pastor and myself invited us both to spend a week end in their home and thoughtfully assigned us a joint room. After retiring, my companion said there were certain things he had longed to say to me, and we talked on until after one A.M. He was anxious lest apparent worldly prosperity should separate me from a religious life—tenderly and fraternally he urged me to cling to the faith of my fathers and to be true to all religious instincts. Knowing it was prompted by sincere love I listened courteously and respectfully, and thanked him for his abiding interest. Later he wrote me thanking me for the way in which I received his admonition.

The first pastor I had in Minnesota remained with us only a short time, but I still recall a sentence in one of his sermons preached about forty-nine years ago, "God doesn't call on us to do many great things for Him, because there are not many great things to be done; but He does call on us to do many little things for Him, because there are many little things to be done."

What a help that sentence has been to me all along the years —what an inspiration. I can't do big things, but I can do a lot of little things and I am going to keep on doing little things for God, the church, humanity as long as I have life and strength.

And so in various ways pastors enter the life of individuals and communities. And Dr. Boddy just longs to enter into all our lives as a potential influence, encouraging us all to higher ideals, stimulating us to greater activity in the spiritual life, assisting us to clearer thinking so we may grow as Christians here in preparation for the larger, finer service we shall enter into when we pass into the great beyond.

And you and I can help Dr. Boddy to grow. He is human, as we are; he has limitations, as we have; but he has great possibilities for growth. He is still young. He is ambitious to be a real preacher of righteousness; he wants to lead Westminster to higher levels of influence and usefulness; he yearns for a deeper spiritual life for all the Westminster household. He can only accomplish all this as he has our hearty cooperation; as we open our hearts to his messages; as we become responsive to his ideas and ideals.

And if he sees us thus growing and developing he, too, will grow and develop, and we all, he and we, go on from one degree of grace to another until finally we shall pass from grace to glory as we individually are ushered into the presence of the Judge of all the earth and hear the verdict, "Well done, good and faithful one."

SUGGESTIONS
for a
PRESBYTERIAN FOUNDATION

(A paper read before the General Council of the Presbyterian Church, in Chicago Nov. 30, 1927)

For several years I have been dreaming about a Presbyterian Foundation.

There are a multitude of foundations, and they exist for almost every conceivable object, but none that is primarily Presbyterian. How much benefit accrues to Presbyterian objects from existing foundations there is no way of ascertaining, but so far as we know it is small, almost negligible, compared with what we all conceive are Presbyterian resources.

Is it feasible to attempt to develop a structure unique in that it is denominational; practical in that it affords an instrument for guiding Presbyterian funds into Presbyterian channels for usefulness; spiritual in that it assists Christian people to consecrate their resources to the development on earth of the Kingdom of God, as typified in church, hospital, college—missions, if you please, at home and abroad?

My thought has been to have say one hundred Trustees from all over the United States—prominent bankers, business and professional men like John Willis Baer of Pasadena, J. Willison Smith of Philadelphia, F. E. Weyerhaeuser of St. Paul. About twelve clergymen could be of great assistance in such a group, advising as to distribution of income and other details, but let it be generally recognized as the massing of the best business talent of the Presbyterian Church for the wisest possible handling of funds consecrated to God's service.

Let the Trustees meet twice each year, and let them represent many cities so as to give it a national complexion. Let there be an Executive Committee of twenty or twenty-five, two-thirds or three-fourths to live around New York, Philadelphia and in eastern cities readily accessible to New York—this committee to meet monthly.

Naturally there would be Committees for Investment, Allocation of Income, Promotion of Bequests and Gifts, Office Management, etc., of about five each. The Investment Committee should be composed of eastern men, whose high business standing would satisfy all as to the character of the investments. The Allocation Committee should be composed of men whose hearts burn with desire for all things that are uplifting and inspiring, but whose judgment controls and guides them along sane, sensible lines of effort. Many minor details cannot be determined in advance—experience, the good sense of the Trustees and the wisdom of successful business men can be trusted to work out adjustments as time passes. In order to have the confidence of the church, the Foundation should annually report to the General Assembly its status, working conditions, problems and anticipations. This would make possible the General Assembly commending the Foundation to the careful consideration of all Presbyterians.

The Board of Trustees should be self-perpetuating. Such men can be trusted to select the best available men for vacancies. There would develop a pride of association. It would come to be recognized an honor to be one of such a group, and only those of high standing as to integrity, capacity and broad philanthropy would be asked to take the places vacated by death or resignation.

While a close friendly relation to the General Assembly should be cultivated by both parties, it is necessary and essential to success that the General Assembly have no dictatorial powers. In the control of Foundation activities there must be continuity of management; there must be no risk of sudden overturning of plans because a majority vote in General Assembly has been secured on uncertain data, or because some one by his eloquence has temporarily swayed the mass. The people must have the assurance the management of the Foundation is free from all attacks, whether inspired by prejudice, fanaticism or well-intentioned efforts that sane, conservative, experienced, successful business men might deprecate. Have the first Trustees selected with great care; leave to them thereafter the filling of all vacancies; roll on them the responsibility of correct management; then "hands-off" as to control from any outside source. Trust them as Christian gentlemen to handle the affairs wisely.

As some of you know, I have been a member of the Boards of Home and National Missions for a number of years—and all that time a member of the Finance and Executive Committees. Therefore, I have come in close contact with the financial problems. Frankly, I have grown tired and heartsick hearing of cuts, reductions and deficits. We look out over our Presbyterian group and see vast resources, financial and intellectual; we believe no other denomination spends so freely, gives so largely, or accumulates so rapidly. And yet, all our Boards are continually staggering under financial problems; and the great mission of our church in lifting this world to higher Christian standards fails of accomplishment.

Shall we continue to let matters drift as they have drifted for so many years? Is there a sane and sensible way of getting our whole church on a better financial basis?

For several years the great effort has been to get the churches to budget, and very much has been accomplished thereby. Theoretically that is the ideal way—but of late somehow the spiritual sentiment has slumbered and we all realize that without the spiritual impulse, giving will not continue on the scale desired.

Will the establishment of a Presbyterian Foundation and the telling our people about it rouse responsibility, increase information, develop the spiritual sentiment so that giving through the Budget will come easier, while, at the same time, funds will come for the permanent work of the Foundation?

Legacies form a very important part of the receipts of our Boards. There are those who have been apprehensive that the number and amount of the legacies will soon begin to decrease in the proportion that the pulpits have decreased presenting the work, the needs, the thrilling opportunities of our various Boards. For various reasons there does not now go out from most of our pulpits the ringing appeals that used to educate our people as to the Boards, as well as invite the immediate giving of funds for carrying on the work. There is rapidly growing up a generation that does not understand the machinery of our denomination as their fathers and mothers did; that is not being taught to give for living, appealing causes—and the result may be manifesting itself already in the lessening contributions the church boards of all denominations are puzzling over.

Will the establishment of a Presbyterian Foundation and the explaining and exploiting of that assist in raising the level of intelligent giving among our younger people who are so soon to take our places?

Is it not likely that a Presbyterian Foundation will appeal to our pastors as a wise plan for gathering funds that otherwise would be scattered in a multitude of directions—and that these pastors who love their denomination, but have grown somewhat callous or disheartened, would here take on courage and again hold aloft the banner of Presbyterianism as they recognize a positive constructive plan to affect all the future and all the agencies of the church?

Some will be apprehensive that the Foundation will attract certain legacies that otherwise would have gone directly to the Boards. Probably that will be the case, but is it not likely the Boards would be the large gainers, in that they would receive through the Foundation more than they would lose? The Foundation, because of its broad basis, should attract large legacies and many more than the Boards have, will or can.

I have the impression the Foreign Board has succeeded in attracting more gifts from individuals than has the National Board—and that our colleges and hospitals have interested many more individuals than either of our Boards. When one studies and analyzes our Presbyterian constituency, an intense feeling of humiliation rises because so few individual gifts flow through Presbyterian channels. Is it, or is it not true, that many individuals deem it unwise to give largely through their local church for fear of becoming too conspicuous as comparison with others would develop discomfort on both sides? Therefore, many either restrain their giving, or give to causes other than denominational. Would a Foundation supply the agency through which individuals would give freely and cheerfully, with genuine satisfaction for the opportunity to give without being harassed by comebacks, or the odium of comparisons?

Probably we all know individuals who want to give—and give quite largely—but have not cultivated acquaintance with many benevolent agencies. Some of them feel they cannot take time to inform themselves—some of them desire not to be annoyed or pestered by specific appeals. Will not such welcome a Foundation to which they can give any amount, large or small, and let others carry the burden of distribution with all the study of details necessary?

In the General Assembly of 1925 the Moderator, Dr. Erdman, without consulting me, appointed me Chairman of the Standing Committee on Finance, and it became my duty to study the report of the Trustees of the General Assembly. I had known there was such a body, but was unacquainted with its responsibilities. They have built up an enviable record. They hold about one and a half million dollars of Trust Funds which have accumulated in the course of a hundred years. Twenty-seven of the Trusts were founded prior to 1832. On March 31, 1927, no interest was in default. The expenses are merely nominal—around $2,600.00 per annum for several years. Only commendation can be spoken of this agency for handling trust funds. It affords a safe, sensible, splendid opportunity for those who wish their funds tied up in the custody of the General Assembly. A great objection is there are no promotive features—and intelligent, persistent promotion is necessary to secure much volume of funds.

If a Presbyterian Foundation is well launched, our church would have three reservoirs for the funds of those benevolently inclined—

1st. The Trustees of the General Assembly would meet the desire of those who prefer their funds kept under the direction and control of the General Assembly.

2nd. The various Boards would invite legacies, etc., from their friends and from the church at large.

3rd. The Foundation would attract funds from those who desire to give for Christian uses, but prefer to trust the judgment of successful business men, rather than the uncertain verdicts of a General Assembly, which is never the same for two years. Also, from those who feel unequal to determining the distribution of income; from those who recognize that changing conditions make it unwise to try to direct the use of funds years hence; and from those who approve of a broad freedom in allocating income according to needs as they develop from year to year in a constantly changing world.

This would supply our church with machinery to meet every desire. Our members could choose between the three agencies—the Trustees, the Boards, or the Foundation—and no jealousy or competition need develop, because each would appeal on its own definite basis.

No appeals for gifts from churches or Sunday schools should be made by the Foundation. The Foundation should invite gifts and legacies from individuals only, and should require latitude in distributing income according to the wisdom of the Trustees, except that donors might designate income for certain specified purposes with a proviso that when such designated "purposes" ceased to exist, or declined in merit, the Trustees could change the designation as they deemed wise.

Has it not been demonstrated at different times in the past that our Boards have crises when a substantial lift from a Presbyterian Foundation would tide them over emergencies? And we all know how often our Boards have opportunities for real service, but cannot render it because the object is outside their jurisdiction, or paucity of funds forbids—would the Foundation make it possible to care for some of these objects to the great benefit of the church at large?

Is it not necessary to pile up endowments of considerable magnitude to insure steady, continued growth of all our church activities? Every well-handled business corporation builds up a surplus to insure against possible disasters and emergencies. All our colleges are striving to add to their endowments. Should not the church safeguard the future in some such manner as herein proposed?

This will never lessen the appeals that should be made for current budgets, because the demands and opportunities for Christian effort will steadily grow as population grows.

For four years the splendid Pension Plan has been foremost before Presbyterians, and it would have been unwise to divert attention from that. Now that movement is history and the pledging of the $15,000,000 has been achieved. Is not the time ripe to plan for the organization of a "Presbyterian Foundation" on a scale so broad it will command the respect and confidence of the denomination and afford many the opportunity to place various amounts where for all time to come the income can be used to sustain the activities of the church, assist the Boards, Seminaries, Colleges, Hospitals and such other philanthropies as our great Presbyterian Church would naturally be interested in—like the American Bible Society, and Red Cross efforts in national or international emergencies? Brethren, here is the germ of an idea—but the success will depend on:

1. The type of men who would consent to handle it.
2. The reaction of the Church to the general idea.

It will be a very real problem to locate and select the men to be invited to become the first Trustees. They should be men approved by their neighbors and comrades in business as clean, honorable, broad, sagacious, with a love for humanity and a conviction that the Gospel of Jesus Christ should be the underlying factor in all uplift work of every character.

Who so well qualified to both locate and select such men as the members of the General Council?

The success of a Presbyterian Foundation will depend very much on the character, the personality, the business standing of the Trustees, and their enthusiasm for the task entrusted to them. They must have a vision of the great constructive program they can accomplish if really God is behind this move, suggesting and inspiring it. And they must feel they can be potential for righteousness in assuming a part in bringing to our constituency the knowledge of the Foundation and how it can be utilized in developing the Kingdom of God on earth.

Where is the outstanding man who can properly head such a group? He should be about forty-five to forty-seven years of age—old enough to have proven his ability, tact, discretion and general character—young enough to have twenty to twenty-five years of usefulness ahead of him during which he would steadily grow in the confidence and esteem of the church—a man of vigor, but one who has developed poise. The power of a great personality was impressed on us all as Will Hays led the forces that put over the great Pension Fund campaign. Another, with many of the characteristics of Will Hays, his faith, enthusiasm, consecration to an ideal, is needed to make a Foundation the real success it can and ought to become as a vehicle for transmuting some of the wealth of our people into redeemed souls and invigorated manhood.

Some have felt it will be unwise to start the Foundation now because of the recent great effort to accomplish the Pension Fund scheme. There is reason for such hesitation. However, the probability the Foundation cannot be launched before the General Assembly of 1929 guards that condition. It will take considerable time to list names of persons living in all parts of the United States who would be just the men desired for the first one hundred Trustees—it will take weeks, perhaps months, to secure their consent—it will require much study and careful thought to draft Articles of Incorporation and By-Laws. Differences of opinion will need to be ironed out. It can easily be seen how a year or eighteen months can elapse before an organization can be erected ready to function. This would give time to let the value and importance of the proposal develop in the minds of different ones. It is wise to take ample time in order to avoid errors and get it well launched when the time arrives.

Other references to Presbyterian Foundation will be found on pages 73 to 76.

WEDDING TRIP

Tuesday, December 17, 1878, was a pleasant day, though it was quite cold. Dr. D. D. and Mrs. Dayton, Rev. and Mrs. J. Easter and B. B. Dayton took the Onondaga to Starkey Landing. G. D. and E. C. Dayton took the train to Dundee. At twelve o'clock G. D. Dayton and Emma W. Chadwick, in the presence of the families of both, were united in matrimony by Rev. B. B. Dayton, assisted by Rev. J. Easter. Immediately after this service the company proceeded to dinner. At half past two those who had come by boat in the morning returned in the same way. At three o'clock G. D. Dayton and Emma, his wife, accompanied by their brother, E. C. Dayton, took the train at Dundee. E. C. Dayton left them at Geneva, and the happy couple proceeded to Lyons, where they changed cars and proceeded via the New York Central Railroad to Albany, which place they reached an hour after midnight.

In the morning we visited the new Capitol. It was in an unfinished condition and full of rubbish. The senate chamber and assembly rooms were partially completed. The carved woodwork and the frescoing are exceedingly fine and beautiful, and present a very tasty and rich appearance. The building has already cost about $9,000,000. It will probably cost $20,000,000 by the time it is completed, and will be one of the most magnificent buildings in the country. We then passed through the old Capitol building, after which we took a hack and drove about the city and through the park—landing at the depot about two o'clock. We were pleased with Albany and what we had seen.

It was a delightful ride to Boston. The scenery was grand and impressive. It was constantly changing and presenting new appearances. Several times the train had to run exceedingly slow on account of the heavy rains of the previous week. We enjoyed the ride very much indeed, but were glad to reach Boston. We stopped over night at the U. S. Hotel near the depot. Thursday morning we looked around for a hotel where we could find comfortable accommodations while we were in the city. We finally domiciled ourselves in room 225 of Parker House (torn down later), situated on Church Street between Tremont and Washington Streets. It is a first-class hotel in every respect, and we enjoyed our accommodations. The room was very comfortable. We used the elevator freely. Almost directly across the street is the City Hall. In the plot in front of the hall is a bronze statue of Franklin. Directly behind the hall is the Court House. It is of a dark color and presents a very gloomy and dingy appearance. Friday was spent in going about the city and seeing various objects of interest — Stone Chapel, Park Street Church, Old South Church, etc. In the latter building we found much to interest. There was a copy of the painting we were so much interested in at the Centennial — entitled "Yankee Doodle." We procured and brought back with us a photograph copy of it. A number of relics are on exhibition here, and some time was pleasantly spent in looking them over. The history of the Old South Church, the scenes which have transpired here, the thrilling incidents of the past—all tend to make the building a place which every lover of freedom and the United States almost reveres. Memories of the past come flooding upon one as he stands there and make him feel almost as if he stood on sacred ground. We were much interested in passing through the district burned over in 1872. Some sixty-five acres of buildings were then destroyed. It has been all rebuilt with splendid granite buildings of about the same height, and presenting a fine appearance. They impress one with an idea of solidity and permanence. The buildings of Boston compare favorably with those of other cities — for their solid and beautiful appearance.

The latter part of the afternoon of Friday we walked down to the wharf and saw some of the shipping. Saturday morning we stopped a few moments at the Granary burying ground on Tremont Street. Here is a monument erected to memory of Franklin's parents. It is composed of seven blocks of Quincy granite, each weighing six tons. It is plainly seen from the street and attracts considerable attention. A little beyond is the Park Street Congregational Church. Just across the street is an entrance to Boston Common, which contains about forty-eight acres, and merges at the further end into the Public Garden. On the Common, and adjacent, are monuments to Washington, Everett, Sumner and also one commemorating the discovery that ether renders one insensible to pain. We spent some time here. It must be a delightful place in summer time. There are a large number of ancient elm trees of very large size. We passed down Berkely Street to the Charles River and watched the various kinds of boats passing to and fro. At noon a disagreeable damp snow storm began. The night before George had awakened with a severe sore throat, and feeling a little anxious and not at all well, we returned to the hotel, had a fire started and George went to bed. After a little while Emma went out in the storm to get her dinner, and brought back some oranges for George. The storm continued all the afternoon and evening. Sabbath morning Emma felt the effects of the exposure of the previous day, and did not get up. George felt better and dressed as usual. He went down stairs and brought up breakfast on a server. We enjoyed it very much. It was our first meal alone. A little stand was placed near the bed so that Emma could eat as she reclined on the bed. George drew up a chair, and having offered thanks to our kind Heavenly Father, we partook of a comfortable breakfast. We enjoyed it immensely.

At 10:30 George went to the Presbyterian Church at the corner of Columbus Avenue and Berkely Street and listened to a good discourse by Rev. Jas. B. Dunn. He is an earnest worker and has succeeded in building two churches in Boston. About three P. M. we dined at Parker House restaurant. In the evening George went to Park Street Congregational Church, but as he did not like the preaching he repaired to Tremont Temple, which was crowded to its utmost capacity and many turned away. Having stayed here a few minutes, he returned to his wife.

Monday, December 23rd: The first thing was to procure tickets for Cook's lecture. Then we looked up several points of interest, and a little before twelve wended our way to Tremont Hall. We had good seats near the platform. Precisely at the hour of noon Rev. Joseph Cook commenced his lecture. The prelude was in regard to Mormonism. He desired to call attention to this foul blot upon our commonwealth. After giving some idea of the enormity of the cancer and the foulness of it, he urged that it must be wiped out. One reason the Mormons are so firm and compact an organization is that one out of every five is an office-holder. If the younger ones are educated they will become disgusted with the present system of marriage, and in this way it can be undermined.

Cook is rather a corpulent man, not even prepossessing in appearance; has a large head, high forehead, rather tending backward; wears red whiskers; has a keen eye; uses notes part of the time; reads rapidly. His lectures read rather better than he delivers them. I record three of his illustrations.

One day Samuel Taylor Coleridge was walking one of the streets of London throwing his arms to the right and left. Through some inadvertence one hand came in contact with a man's pocket. The man accused him of trying to pick his pocket. "No," replied Coleridge, "I am swimming the Hellespont. Today I read in school of Leander crossing the Rubicon, and I am only imitating him." The man was so impressed with the reply that he gave him a ticket of admission to one of the city libraries.

The child is building a house of blocks on the carpet. As you pass by you knock it down. The child looks up to see whether it was your intention to do this or only an accident. The boy coasting down a hill is struck by the lash of the hackman's whip. He looks up and asks, "Did you intend to hit me, or not?" Deduction — intention gives character to external action.

At two o'clock we hired a hack and drove over to Cambridge. Passed through the grounds of Harvard College, noticing the very fine Memorial and other buildings. Drove under the huge elm tree beneath whose branches Washington took command and first drew his sword as generalissimo; dropped a card in the mailbox in front of the poet Longfellow's house, which was occupied by Washington as headquarters; passed by James Russell Lowell's residence and other places of interest; then drove to Mt. Auburn and spent some time in winding among the avenues of graves. We were interested in the bronze statue of Bowditch, the astronomer and mathematician, Edward Everett's grave, Anson Burlingame's, Margaret Fuller's, Chas. Sumner's, Rufus Choate's, Joseph Story's, and Putnam's.

Sumner's grave is marked by a small slab* about two feet high on which are simply the words, "Charles Sumner, born January, 1811, died March, 1874." The grave is on Arethusa path off Walnut Avenue. On Pyrola path off Walnut Avenue lies the little child of Margaret Fuller. After having spent some years in Italy they returned to this country, but were ship-wrecked. The body of the babe only was recovered and it was buried here and a monument erected to the memory of the family.

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*Replaced later by a more appropriate stone.

After spending some time in Mt. Auburn we drove by a circuitous route back to the hotel. Tuesday, December 24, we took the train on the Old Colony Railroad for Plymouth. We enjoyed the ride. The conductor, Stephen Ellis, was exceedingly obliging and very kind indeed. We passed through a very picturesque region of country. The fields seemed almost full of huge boulders. Some of the boulders were immense. The ground seemed in places almost literally covered. The conductor pointed out to us the home of Charles Francis Adams just before we reached Quincy. It is a very pleasant country residence with spacious grounds and a beautiful lawn. There is a large and very fine stable after the English plan on the premises. Just beyond Quincy the conductor pointed out the house where John Quincy Adams was born. It is an old-fashioned house—two and one-half stories high on one side, and one story on the other side—painted yellow, with a huge chimney. We passed Duxbury, where is the end of the French cable. As we neared Kingbury we could see in the distance the half-finished monument to Miles Standish. Here we made quite a curve and the monument to Standish appeared on the opposite side. It stands on a high elevation and when completed will be seen for miles. Now we near Plymouth, the first settled town in New England. It is a medium-sized village. Accompanied by the conductor we repaired to the Samoset House. Having rested a few moments, we started for the burying ground. It was a bitter cold day, and we could not endure it long. The burial ground is on a 160 ft. hill overlooking the bay, and we had a fine view of the harbor. A promontory juts out into the ocean about three miles, and so protects the harbor. We were interested in noting the dates on the various stones—some of the dates went back to 1717, 1727, etc. Quite a number of deaths were recorded in the year of our independence. There is a monument to Robert Cushman, who was a very strong friend of the colonists and worked hard for their interests in England. On the way to the cemetery, we called at the court house and examined some of the records. We were shown deeds drawn in 1620, 1623, 1628, etc. The writing was plain and could easily be read. We saw the seal brought over in the Mayflower in the original box. There was the grant given by King George, and many other interesting relics.

After leaving the cemetery, we went down to the beach where the rock is on which our forefathers landed. It is now covered by a granite canopy. The part of the rock which is visible is about four feet square. We felt a thrill of pride as we placed our feet on the same rock on which the Mayflower discharged its precious load of human lives December 22, 1620. Next we went to a photograph gallery and procured some "views." Then we went to Pilgrim Hall and found a number of interesting relics—a cradle, two chairs, pewter platter, etc., which were brought on the Mayflower. There was a fine painting which represented the Pilgrims offering thanks to God just after they had landed.

Next was dinner at the Samoset House, after which we went to see the National monument to the forefathers. It was commenced some years ago, but owing to the lack of funds is yet incomplete. It will be grand when finished. The design comprises an octagonal pedestal, upon which stands a figure of Faith having an open Bible in her left hand, while her right hand is uplifted to heaven. There are four wings as it were. It is intended to represent on the faces of the wings morality, law, education and freedom—but one is complete.

At three o'clock we took the train with the same conductor as in the morning, but returned via another route to Boston. A large number of houses and barns are shingled on the sides. Everything seems to betoken thrift, plenty and cleanliness. We were very tired when we reached the hotel, but felt we had passed a delightful day and were abundantly rewarded for our exertions.

Wednesday, December 25, we took street cars for Bunker Hill Monument, passing the Charleston navy yard on the way. The monument stands on a rise of ground where the American troops had their redoubt that memorable morning. The monument is of Quincy granite and is hollow. Inside is a hollow cone. Around this inner shaft winds a spiral flight of stone steps (295). In the hollow cone is a model of Warren's monument which was removed to give place to the present one. Ascending the long flight of steps we at length reached the top and were rewarded with splendid views of the surrounding country. The wind was blowing a perfect gale, and we were obliged to descend. There is a fine opportunity for producing an echo. We then went to the Soldiers and Sailors monument. On our return from Bunker Hill monument we entered Stone Chapel and were interested in some reminiscences the preacher gave of Edward Everett, who once preached in that pulpit while the clergyman, then a little boy, sat on the pulpit steps. Returning to Boston we spent some time in the museum. There is a large collection of birds, animals, minerals, statuary and portraits. In the upper story we found a collection of wax figures which seemed to us wretchedly poor imitations.

Thursday we went to the State house, a large plain building with a gilded dome. It is very different from New York State Capitol, but seemed to us much more sensible and just as useful. There is an air of comfort and quiet which struck us pleasantly. Ascending several flights of steps we reached the observatory. Here we had excellent views of the shipping and city. Just in front of the State house are statues of Daniel Webster and Horace Mann, the whole fronting on the Common.

At six P.M. of Thursday, December 26, we took the train for Allyn's Point, reaching it at 9:15, having run 102 miles in three hours and fifteen minutes. Passing from the train we boarded steamer "City of Boston." There were 365 passengers aboard. We had a good stateroom and an excellent night's rest. In the morning we found ourselves at the dock in New York. Taking a street car we rode some distance to the Grand Central Depot. Leaving our baggage here we were about to start out when we met Robert J. Swan of Geneva. He gave us a warm grasp of the hand and a cordial greeting. He was the first person we had met since we left Dundee that we were acquainted with. Taking cars on the elevated railway we were soon landed at Fulton Ferry. We crossed over to Brooklyn and took a street car for Carlton Avenue, as Emma desired to call on her brother. Leaving her here George absented himself for two or three hours. In the afternoon we returned to New York, visited Stewart's dry goods store and some other establishments. At six P. M. we started via the New York Central Railroad for Albany. We were very much interested in a conversation we had with a New York business man. He was an intelligent and refined man, and well-read—very communicative and we found the conversation profitable. We shall remember it with pleasure. Reached Albany at 10:30. Saturday morning we left Albany at nine and reached Fairmount about three P.M. B. B. met us at the depot. It was snowing hard, but we soon reached the parsonage and were welcomed by Anna. We stayed with them until Monday noon. Had a pleasant visit and enjoyed it. Going to Syracuse Monday we took the train for Geneva, which place we reached at half past five. Edson met us at the depot and we rode with John Doran. Father and Mother were glad to see us. We found a warm, cheery fire in our room. And now we are here. God has kindly watched over us and protected us from accident. We have had no delay whatever—missed no connection and had a very pleasant time indeed. God grant that our new life together may be happy and profitable, and we be enabled to do something to benefit our fellow-men.

THE DAYTONEWS

February 1929

OUR GOLDEN WEDDING PARTY

(Dedicated to Mr. and Mrs. George D. Dayton on their Golden Wedding Anniversary.)

May "The Sunshine of Their Smiles" be ours for many more years!

I

Honor to them
Whose names we hold so dear,
Whose greatest aim
To fill our lives with cheer,
Whose kindly deeds
Are numbered by the score—
Hon'ring the father
And mother of our store.

II

Meet we tonight
On this occasion gay
To celebrate
Their Golden Wedding Day.
May all their years
Be filled with constant bliss,
Happy together
For many days like this.

III

God gave them love
To spread throughout the land;
God gave them wealth
To share with bounteous hand;
Their lives so led
Prepared to give their all,
Never refusing
When man or church would call.

Eleven hundred Daytonians flocked to the Tea Rooms on January 16, to pay honor to Mr. and Mrs. George D. Dayton at the Golden Wedding party. Wherever we looked, throughout the Tea rooms, Grill, Book department, and Rest room, we saw rows of tables, each with its own centerpiece of golden daffodils, and with a further color-note added by the yellow community song sheets at each place. Mrs. George D. Dayton's place was marked with a lovely corsage.

After repeating "The Lord's Prayer," led by Mr. Dayton, we took our places, and were served an excellent dinner quickly and efficiently by Mr. Swirles' force. One of the most attractive features of the dinner was the clever color scheme brought into the dessert, through the use of yellow hearts on the white cake, and figures "50" in yellow in the center of the white ice cream.

During dinner, Mr. Tom Merriman rose to the occasion (and the platform) and led us in singing several interesting parodies composed by Mr. Solon and Mr. Lerner in honor of the occasion. We noted that Mr. Dayton especially liked "Peggy O'Neil."

Immediately after the dinner, Mr. George D. Dayton read the names of those who had joined the Ten Year club during 1928—forty in all. As their names were called, these people stood at their places and Mr. G. N. Dayton presented each with a ten dollar gold piece.

Mrs. Fleming, president of the Girls' Club, was the presiding officer of the evening and introduced the speakers. Mr. Luker, the first speaker, gave some interesting reminiscences of early days in the store and of his association with Mr. Dayton. Miss Hazel Heitsman told us a few of the reasons why she is glad to be working at Dayton's.

Mr. Larry Organ, president of the Dayton Cooperative association, spoke about Dayton's from the viewpoint of the D. C. A., and about the wonderful assistance and cooperation they have always received from Mr. George D. Dayton. Miss Wilma Stephens, editor of the Daytonews, spoke briefly of the development of the Daytonews as a real store magazine and of Mr. Dayton's influence in guiding its policies.

Mr. Frank Tupa, the next speaker, brought the college man's viewpoint to bear on the subject of Dayton's. Mr. Per Lee talked about the early history of the store and especially about the opportunities it has always offered in the past, and offers at present, for young people who really want to get ahead.

The evening ended with a most interesting short talk from Mr. Dayton, who told us first, with a twinkle in his eye, how he had spotted the young lady who later became his wife; how through the years they have worked and played together, through trying times and happy times, but always hoping for the best; and how, after fifty years together, they still have many hopes and dreams to fulfill, many things yet to accomplish.

We feel that we made both Mr. and Mrs. Dayton happy by showing in a measure our appreciation of them and of the work they are doing, and so we feel that the purpose of the evening was accomplished.

GREETING FROM TRUSTEES OF MACALESTER

We, the Trustees of Macalester College, extend to Mr. and Mrs. Dayton on this Golden Anniversary of their marriage our most sincere congratulations that they have been permitted to travel so long and so happily together as husband and wife and that their children have risen up to call them blessed. We have been deeply touched by their Christian manner of life and their noble generosity in the cause of religious education.

We pray the Almighty that their communion of life may yet be long continued and filled with joy and contentment.

December seventeenth
Nineteen hundred twenty-eight

C. H. Bigelow
President, Board of Trustees
John C. Acheson
President, Macalester College

IN CONCLUSION

'Tis done. The type has been set, the pages numbered, the index classified. All is ready and the publishers await the final word of authority to complete their work. And I shrink—as I have many times in the progress of the work—from sending this forth in my life time. And yet—there are reasons for carrying out the distribution when I can supervise and direct. There are so many still living to whom I shall be glad to send this as a souvenir of my kindly regard for their friendship, their many courtesies to me.

As I look back to my boyhood I realize that all, excepting about a dozen, of those I then knew are gone. But along through the years new friendships have been formed and many scattered all over our fair land have gripped me to them with "cords of steel" in friendships that to me are delightful.

Seventy-six—almost seventy-seven—years of life are behind me; over sixty years out in the business world. I have been favored with the kind assistance of many—and I have endeavored to pass on to others, recognizing that "from them to whom much is given much shall (properly) be required."

Over fifty years ago I determined to *cherish* no ill will toward any one—and there is not a person living toward whom I have any unkind feeling. Life is too short to harbor grudges. The individual who nurses any bitterness hurts himself far more than he hurts the party he feels unkindness toward.

And I am not unhappy that I approach the end of life with very little of this world's material possessions. The establishing and building up of the Dayton Foundation; the protecting absolutely and completely every investor through the bank and the two investment companies of which I was President; together with various other lines of activity, have absorbed almost all a kind Providence has permitted and assisted me to accumulate.

But I am filled with a quiet content—and sometimes my joy almost bubbles over as I am told of some ways in which I have helped, befriended, cheered, inspired others, as indicated by letters in this book. For many this life is a series of trials, disappointments, disillusionments. I hope my descendants will ever cherish the idea of "being helpful" in various ways.

There is a debt which intelligence owes to ignorance; culture and refinement to those less favored; prosperity to destitution. We are our brother's keeper—and the reward in joy and mental satisfaction is gratifying.

GEORGE D. DAYTON

LIBRARIES

(That have a "Dayton Genealogy.")

Connecticut Historical Society.
Connecticut State Library.
Yale University.
Stratford, Conn., Public Library.
Newton, Conn., Public Library.
New Milford, Conn., Public Library.
Boston Public Library.
N. E. Historic Genealogical Society, Boston.
American Antiquarian Society, Worcester, Mass.
Holyoke, Mass., Public Library.
Vermont State Library.
Vermont Historical Society.
New Hampshire Historical Society.
New York Public Library.
New York Historical Society.
New York Genealogical and Biographical Society.
New York State Library.
Hamilton College Library.
Syracuse Public Library.
Reynolds Library, Rochester, New York.
Grosvenor Library, Buffalo, New York.
Buffalo Historical Society.
Ontario County Historical Society, Canandaigua, New York.
Order of the Founders and Patriots of America.
Long Island Historical Society, Brooklyn, N. Y.
Setauket, L. I., Library.
Bellport, L. I., Library.
Suffolk County Historical Society, Riverhead, L. I.
Hampton Library, Bridgehampton, L. I.
Rogers Memorial Library, Southampton, L.I.
East Hampton, L. I., Library.

Historical Society of Pennsylvania, Philadelphia.
Carnegie Library, Pittsburgh.
Library of Congress.
D.A.R. Library, Washington, D. C.
Dayton, Ohio, Public Library and Museum.
Western Reserve Historical Society, Cleveland.
Newberry Library, Chicago.
Institute of American Genealogy, Chicago.
St. Louis, Mo., Public Library.
Nebraska Historical Society.
Colonial Dames of Nebraska.
Historical Society of Montana.
Minnesota Historical Library.

CHRONOLOGY

1857—Born March 6, Clifton Springs, N. Y.

1865—Father's home in Geneva, N. Y., burned one bitter cold evening in December—entire family lost all their clothing, except what they had on.

1866—Converted when alone with his mother, and united with First Presbyterian church, Geneva, N. Y., March 2.

1869-70—One year in Seminary at Ovid.

1873—In June satisfactorily passed entrance examinations for Hobart college.

—In July went, with older brother, to Eddytown (now Lakemont), N. Y., to bud in a nursery. First day met Emma W. Chadwick, and "knew at once what he wanted."

—In September began work in a coal and lumber yard at Starkey, boarding at Eddytown.

1874—In May the father attended in St. Louis a ten-day meeting of the General Assembly of the Presbyterian Church, and took George with him. George attended faithfully the meetings mornings, afternoons and evenings, becoming intensely interested in the history, doctrines and activities of that denomination.

—In September bought the coal and lumber yard in order to secure pay due him. The father gave George $2,000.00 in lieu of a college course.

1875—Transferred church membership to the Presbyterian Church in Eddytown and was elected an Elder, although only 18 years old.

1877—Sold coal and lumber yard and went to Geneva into lumber office of John Mackay, who came to love George as a son, and that affection was fully reciprocated.

1878—After over five years' acquaintance with Emma Willard Chadwick they were married December 17. Over 52 years of married life followed.

—George became a Deacon in the First Presbyterian

Church of Geneva, and Emma at once took charge of a Sabbath school class of boys and became an officer in the Missionary society.

1880—David Draper Dayton born June 13, and was baptized December 7, by his uncle, Rev. B. B. Dayton, at the bedside of the grandfather, Rev. H. A. Nelson offering the prayer.

1881—David Day Dayton, M.D., father of George, died August 3, seventy years old.

—George elected an Elder in First Presbyterian Church of Geneva to fill the vacancy created by death of father.

1883—Removed from Geneva to Worthington, Minn., and took over the "Bank of Worthington," April 1.

—The family was increased February 5, by birth of Caroline, who was baptized March 16, by Rev. B. B. Dayton.

1884—Minnesota Loan and Investment Company was organized with the backing of a number of influential eastern men.

—Nominated and elected member and Treasurer of Board of Education, without consultation. Served as Treasurer five or six years, and as President of Board ten or eleven years, giving freely of time and thought and enjoying the opportunities for service.

1886—Mother died. During the period between the removal to Minnesota and her death George sent some word to his mother every day.

—George Nelson Dayton was born August 3, and baptized March 22, 1888, by Rev. E. C. Dayton.

1887—Abandoned "for life" use of tobacco, convinced it was harmful.

—Brother B. B. found dead in berth on steamer and buried in Atlantic Ocean.

1888—Rev. W. S. Nelson and wife landed in Syria, October 31, as our missionaries. In 1933 he is still assisting in the work there, to receive an annual income from Dayton Foundation as long as he lives.

1889—Josephine, daughter, was born April 26, and baptized June 2, by Rev. E. C. Dayton.

1893—Run on "Bank of Worthington" started July 5, occasioned by closing of Bank across the street. "Bank of Worthington" kept open and successfully met the run.

—During panic of 1893 was President of six corporations and carried each safely through the panic and hard times that followed.

—Built the eight-story building for physicians and dentists S. W. corner of Nicollet avenue and Sixth street, Minneapolis—which building was sold in 1901 to Ex-Gov. John S. Pillsbury.

1894—Elected Trustee of Macalester College and still serves.

1895—Appointed by General Assembly of Presbyterian Church a member of committee to raise the Million Dollar Anniversary Reunion Fund.

1896—Bought Westminster corner; later added 58 feet in rear and 50 feet on Nicollet. In 1918 the whole was given to Dayton Foundation—215 feet frontage on Nicollet avenue.

—National Bank of Illinois closed December 21, creating a situation serious for us.

1902—July 14, family left Worthington, and moved to Minneapolis, the mercantile business, which has since grown to the present proportions, having been started February 5, on lower Nicollet avenue and moved to present location June 2.

1903—Silver anniversary of marriage December 17. Draper married that day.

1908—Dayton Investment Company organized to gradually take over business of Minnesota Loan and Investment Company.

1913—Began distribution of books to ministers on a large scale —3,300 being given first year.

1914—Elected a member of the Board of Home Missions of the Presbyterian Church in the U. S. of America. Said

Board merged in 1923 in Board of National Missions. On Finance Committee and Executive Committee of each Board from said dates.

1918—Appointed on Capital Issues Committee of Ninth Federal Reserve District by the Government with full power to said committee to control all issues for indebtedness above $100,000.00 in said Ninth Federal Reserve District during the World War.

—Dayton Foundation incorporated August 27.

1920—Served on Arbitration Board appointed by the Mayor to adjust differences between Street Car company and its employees, a settlement being reached satisfactory to all.

1923—Son D. Draper Dayton died July 25—aged 43 years.

1925—Appointed Chairman of Standing Committee on Finance by Moderator of General Assembly.

—Elected Director of Presbyterian Theological Seminary of Chicago.

—Pasadena Star News of March 16, said: "Mr. George D. Dayton, Minneapolis merchant who spends every winter at the Huntington, got a hole-in-one on number fourteen at Pasadena. This is sometimes known as the short water hazard hole, as distinguished from number fifteen, the big water hazard hole."

1927—Draper Dayton Memorial fund of $100,000.00 given Y.M.C.A. Dec. 25.

1928—Golden Wedding anniversary December 17. Before 10:00 A.M. twenty-three hundred employees of The Dayton Company shook hands with Emma and George on fourth floor of store, and each received a small souvenir box containing a piece of fruit cake. The box had printed on it in gold, "1878-1928," and was tied with white ribbon. In the evening, at the home of Mr. and Mrs. G. Nelson Dayton, assisted by Caroline and Josephine, seven hundred invited guests called to congratulate and shake hands with Emma and George.

1929—Appointed on National Loyalty Commission by General Assembly, and called on President of United States

Hoover to support him in appealing for obedience to law.

1930—Inter-Racial Service Council conferred its Civic Service Honor Medal for "The high integrity of his business standards, his inspiring faith in the City of Minneapolis, the example of his simple Christian life, his public spiritedness in all matters of general welfare, and his financial contributions to spiritual, moral and civic needs."

1931—Emma Willard Chadwick Dayton died at 7:40 P.M., Monday, January 19. "She was a noble woman, needing no external embellishments."

—On December first paid last obligation of Dayton Investment Company held outside of Minneapolis. Said Company and the Minnesota Loan and Investment Company it absorbed were true to their motto, "Interest always paid when due, principal according to agreement."

1932—LL.D. conferred June 13, by Macalester College.

—Chairman of Banking and Industrial Committee of Ninth Federal Reserve District and thereby member of the Central Banking and Industrial Committee; headquarters of latter in Washington, D. C., under direction of the Secretary of the Treasury.

—Telegram came, "General Assembly sends you its appreciation of your many years of devoted service," signed by Moderator and Stated Clerk.

1933—Degree D. Litt. from Jamestown College.

—Sixty years' activity in the business world completed in July.

—This book printed in November and distributed in December—first fifty copies to the family; then five hundred copies to personal friends; then fourteen hundred and fifty to ministers.

1934—In May round out twenty years of service on Presbyterian Board of Home Missions, now known as Board of National Missions.

—In June complete forty years' service as a Trustee of Macalester College.

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